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REPORT DATE 05/05/89

QUARTERLY CREDIT CARD ISSUER'S REPORT  
 MASSACHUSETTS GENERAL LAWS CHAPTER 14C SECTION 114C  
 AS OF MARCH 31, 1989

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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
1ST NAT'L BANK - OTTAWA (13)	OTTAWA, KS	FI	VISA	22.000	F 0	0	Y
1ST NAT'L BANK - WANEBO (13)	WANEBO, KS	FI	VISA	22.000	F 0	0	Y
1ST NAT'L BANK/CLINTON (13)	CLINTON, MO	FI	VISA	22.000	F 0	0	Y
1ST NAT'L BK/CAMDENTON (13)	CAMDENTON, MO	FI	VISA	22.000	F 0	0	Y
1ST NAT'L BK/CARROLLTON (13)	CARROLLTON, MO	FI	VISA	22.000	F 0	0	Y
1ST NAT'L BK/GALLATIN (13)	GALLATIN, MO	FI	VISA	22.000	F 0	0	Y
1ST NAT'L BK/OSAGE BEACH (13)	OSAGE BEACH, MO	FI	VISA	22.000	F 0	0	Y
1ST NAT'L BK/WASHINGTON (13)	WASHINGTON, KS	FI	VISA	22.000	F 0	0	Y
1ST NATIONAL BANK/ALMA (13)	ALMA, KS	FI	VISA	22.000	F 0	0	Y
1ST NATIONAL BK/FULTON (13)	FULTON, MO	FI	VISA	22.000	F 0	0	Y
1ST NATL BANK - SEDAN (13)	SEDAN, KS	FI	VISA	22.000	F 0	0	Y
1ST NATL BK/PLATTE CITY (13)	KANSAS CITY, MO	FI	VISA	22.000	F 0	0	Y
1ST ST BK/JUNCTION CITY (13)	JUNCTION CITY, KS	FI	VISA	22.000	F 0	0	Y
1ST STATE BANK/JOPLIN (13)	JOPLIN, MO	FI	VISA	22.000	F 0	0	Y
1ST STATE BK/BURLINGAME (13)	BURLINGAME, KS	FI	VISA	22.000	F 0	0	Y
3RD NAT'L BK - SEDALIA (13)	SEDALIA, MO	FI	VISA	22.000	F 0	0	Y
ABINGTON NATIONAL BANK	ABINGTON, MA	FI	MASTERCARD	18.000	F 25	20.00	
ABINGTON SAVINGS (1)	ABINGTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
ANDERSON STATE BANK (13)	ANDERSON, MO	FI	VISA	22.000	F 0	0	Y
ANDOVER FEDERAL CREDIT UNION	ANDOVER, MA	FI	VISA	15.500	F 25	15.00	Y
ANDOVER SAVINGS BANK (3)	ANDOVER, MA	FI	VISA	16.700	F 25	25.00	Y
ANDOVER SAVINGS BANK (3)	ANDOVER, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
ANDOVER SAVINGS BANK (3)	ANDOVER, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
ANDOVER SAVINGS BANK (3)	ANDOVER, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
ANDOVER SAVINGS BANK (3)	ANDOVER, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
APPLE BANK FOR SAVINGS	CARDEN CITY, NY	FI	AFT VISA	13.800	F 30	15.00	
ARKANSAS FEDERAL SAVINGS BK	LITTLE ROCK, AK	FI	VISA	10.440	V 25	30.00	Y
ARKANSAS FEDERAL SAVINGS BK	LITTLE ROCK, AK	FI	VISA GOLD	10.440	V 25	45.00	Y
ARLINGTON TRUST COMPANY	LAWRENCE, MA	FI	VISA	16.000	F 25	21.00	
ATLANTIC BANK & TRUST (1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
ATLANTIC BK & TRUST CO. (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
ATLANTIC BK & TRUST CO. (1)	BOSTON, MA	FI	MASTERCARD REGULAR	17.600	F 25	25.00	Y
ATLANTIC BK & TRUST CO. (1)	BOSTON, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
ATLANTIC FINANCIAL	PHILADELPHIA, PA	FI	MASTERCARD	16.900	F 25	15.00	Y
ATLANTIC FINANCIAL	PHILADELPHIA, PA	FI	VISA	16.900	F 25	15.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA	16.700	F 25	20.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	MASTERCARD	16.700	F 25	20.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA GOLD	16.700	F 25	40.00	Y

GOVERNMENT DOCUMENTS  
 COLLECTION  
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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.F. MONTHLY	GRADE	ANNUAL PERIOD	ANNUAL FEE	OTHER FEES
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	MASTERCARD GOLD	16.700	F	25	40.00	Y
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	VISA, CORPORATE CARD	16.700	F	25	30.00	
ATTLEBORO PAWTUCKET SAV. (3)	PAWTUCKET, RI	FI	MASTERCARD CORPORATE CARD	16.700	F	25	30.00	
AUBURNDALE COOPERATIVE (1)	AUBURNDALE, MA	FI	VISA CLASSIC	17.600	F	25	25.00	Y
BANK EAST	MANCHESTER, NH	FI	VISA	20.000	V	25	10.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD	20.000	V	25	10.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE VISA	20.000	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE GOLD MASTERCARD	20.000	V	25	40.00	Y
BANK EAST	MANCHESTER, NH	FI	REGULAR MASTERCARD GOLD	20.000	V	25	40.00	Y
BANK EAST	MANCHESTER, NH	FI	CORPORATE MASTERCARD	20.000	V	25	30.00	Y
BANK EAST	MANCHESTER, NH	FI	MASTERCARD GOLD HOME EQUI	14.000	V	25	40.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA	16.700	F	25	25.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	VISA GOLD	16.700	F	25	40.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	MASTERCARD	16.700	F	25	25.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	MASTERCARD GOLD CARD	16.700	F	25	40.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	STUDENT VISA	10.000	F	25	25.00	Y
BANK FOR SAVINGS, THE (3)	MALDEN, MA	FI	CORPORATE BUSINESS CARD	16.700	F	25	30.00	
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA GOLD	16.800	F	25	35.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	MASTERCARD	16.800	F	25	20.00	Y
BANK LEUMI TRUST CO - N.Y.	NEW YORK CITY, NY	FI	VISA CLASSIC	16.800	F	25	20.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA	19.800	F	25	18.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA GOLD	19.800	F	25	36.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	MASTERCARD	19.800	F	25	18.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	MASTERCARD GOLD	19.500	V	25	48.00	Y
BANK OF AMERICA	SAN FRANCISCO, CA	FI	VISA EMPLOYEES PREFERRED	12.000	F	25	6.00	Y
BANK OF DELAWARE	WILMINGTON, DE	FI	CLASSIC VISA	17.900	F	25	18.00	Y
BANK OF DELAWARE	WILMINGTON, DE	FI	VISA GOLD	16.500	V	25	40.00	Y
BANK OF GAINESVILLE (13)	GAINESVILLE, MO	FI	VISA	22.000	F	0	0	Y
BANK OF HOLDEN (13)	HOLDEN, MO	FI	VISA	22.000	F	0	0	Y
BANK OF HOVEN	HOVEN, SD	FI	MASTERCARD	21.000	F	25	35.00	Y
BANK OF HOVEN	HOVEN, SD	FI	VISA	21.000	F	25	35.00	Y
BANK OF N.E. - ESSEX	PEABODY, MA	FI	MASTERCARD (27)	16.900	V	25	22.00	Y
BANK OF N.E. - ESSEX	PEABODY, MA	FI	VISA (27)	16.900	V	25	22.00	Y
BANK OF N.E. - ESSEX	PEABODY, MA	FI	GOLD MASTERCARD	16.900	V	25	42.00	Y
BANK OF N.E. - NORTH	LOWELL, MA	FI	VISA (27)	17.920	V	25	22.00	Y
BANK OF N.E. - NORTH	LOWELL, MA	FI	MASTERCARD (27)	17.920	V	25	22.00	Y
BANK OF N.E. - NORTH	LOWELL, MA	FI	GOLD VISA	17.920	V	25	42.00	Y
BANK OF N.E. - OLD COLONY	E. PROVIDENCE, RI	FI	VISA (29)	16.220	F	25	20.00	Y

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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V-VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BANK OF N.E. - OLD COLONY	E. PROVIDENCE, RI	FI	MASTERCARD (29)	16.220	F 25	20.00	Y
BANK OF N.E. - OLD COLONY	E. PROVIDENCE, RI	FI	GOLD MASTERCARD	16.220	F 25	40.00	Y
BANK OF N.E. - OLD COLONY	EAST PROVIDENCE, RI	FI	VISA GOLD	16.220	F 25	40.00	Y
BANK OF N.E. - SOUTH	BROCKTON, MA	FI	VISA (22)	17.920	V 25	22.00	Y
BANK OF N.E. - SOUTH	BROCKTON, MA	FI	MASTERCARD (27)	17.920	V 25	22.00	Y
BANK OF N.E. - SOUTH	BROCKTON, MA	FI	GOLD MASTERCARD	17.920	V 25	42.00	Y
BANK OF N.E. - WEST	SPRINGFIELD, MA	FI	MASTERCARD GOLD	17.920	V 25	42.00	Y
BANK OF N.E. - WEST	SPRINGFIELD, MA	FI	VISA	17.920	V 25	22.00	Y
BANK OF N.E. - WEST	SPRINGFIELD, MA	FI	MASTERCARD	17.920	V 25	22.00	Y
BANK OF N.E. - WORCESTER	WORCESTER, MA	FI	MASTERCARD (28)	17.040	F 25	21.00	Y
BANK OF N.E. - WORCESTER	WORCESTER, MA	FI	VISA (28)	17.040	F 25	21.00	Y
BANK OF N.E. - WORCESTER	WORCESTER, MA	FI	GOLD MASTERCARD	17.920	V 25	42.00	Y
BANK OF N.E. - WORCESTER	WORCESTER, MA	FI	VISA GOLD	17.920	V 25	42.00	Y
BANK OF NEW ENGLAND - ESSEX	PEABODY, MA	FI	GOLD VISA	16.900	V 25	42.00	Y
BANK OF NEW ENGLAND - ESSEX	PEABODY, MA	FI	VISA GOLD	17.920	V 25	42.00	Y
BANK OF NEW ENGLAND - SOUTH	BROCKTON, MA	FI	VISA GOLD	17.920	V 25	42.00	Y
BANK OF NEW ENGLAND N.A.	BOSTON, MA	FI	MASTERCARD (27)	17.920	V 25	22.00	Y
BANK OF NEW ENGLAND N.A.	BOSTON, MA	FI	GOLD MASTERCARD	17.920	V 25	42.00	Y
BANK OF NEW ENGLAND N.A.	BOSTON, MA	FI	VISA (27)	17.920	V 25	22.00	Y
BANK OF NEW ENGLAND, N.A.	CHARLESTOWN, MA	FI	VISA GOLD	17.920	V 25	42.00	Y
BANK OF NEW ENGLAND-WEST	W. SPRINGFIELD, MA	FI	VISA GOLD	17.920	V 25	42.00	Y
BANK OF NEW ENGLAND-WEST	W. SPRINGFIELD	FI	MASTERCARD GOLD	17.920	V	42.00	Y
BANK OF NEW ENGLAND-WEST	W. SPRINGFIELD, MA	FI	VISA	17.920	V 25	22.00	Y
BANK OF NEW ENGLAND-WEST	W. SPRINGFIELD, MA	FI	MASTERCARD	17.920	V 25	22.00	Y
BANK OF NEW YORK (DELAWARE)	NEWARK, DE	FI	YACHTING VISA GOLD	16.896	V 28	40.00	Y
BANK OF NEW YORK (DELAWARE)	NEWARK, DE	FI	JUNIOR LEAGUE	16.500	V 28	18.00	
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	BYN STANDARD VISA	16.900	V 28	18.00	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	TENNIS ADVANTAGE	15.900	V 0	0	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	BYN VISA GOLD	15.792	V 28	40.00	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	PREFERRED MASTERCARD	15.792	V 28	40.00	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	BYN STANDARD MASTERCARD	16.900	V 28	18.00	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	DREYFUS PREFERRED MC	16.800	V 28	25.00	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	DREYFUS SILVER MASTERCARD	16.800	V 28	16.00	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	NUTRAL AMER. CUSTOMCARD	16.900	V 28	18.00	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	CONSUMER'S DONE VISA	15.792	V 0	0	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	GOLFER'S CLASSIC GRACE	18.492	V 28	15.00	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	GOLFER'S CLASSIC	15.900	V 0	0	Y
BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	UNION PRIVATE GRACE	17.748	V 28	15.00	Y



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BANK OF NEW YORK - DELAWARE	NEWARK, DE	FI	UNION PRIV'LG	15.392	V 0	0	Y
BANK OF PLEASANTON (13)	PLEASANTON, KS	FI	VISA	22.000	F 0	0	Y
BANK OF PLEASANTON (13)	PLEASANTON, KS	FI	MASTERCARD	22.000	F 0	0	Y
BANK OF TAUNTON (1)	TAUNTON, MA	FI	VISA CLASSIC	17.400	F 25	25.00	Y
BANK OF VERSAILLES (13)	VERSAILLES, MO	FI	VISA	22.000	F 0	0	Y
BANK ONE COLUMBUS, N.A.	COLUMBUS, OH	FI	BANKONE US AMATEUR GOLD	17.590	V 25	45.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	S & H GREEN STAMPS	19.280	V 25	29.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	US AMATEUR, CHASE	17.590	V 25	25.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	SUBARU AFFINITY	19.800	F 25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	GOLF FOUNDATION AFFINITY	18.960	F 25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	SIGNATURE GROUP	19.480	V 25	0	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	NORTHWEST AIRLINES	18.600	V 25	45.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	SIGNATURE GROUP AFFINITY	19.800	F 25	12.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	U.S. CYCLING FEDERATION	19.800	F 25	20.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	PROPRIETARY CARD	19.800	F 25	15.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	BANK ONE AFFINITY	18.960	F 25	25.00	Y
BANK ONE, COLUMBUS, N.A.	COLUMBUS, OH	FI	HOLIDAY INN CARD	18.960	F 25	25.00	Y
BANKFIRST	MANCHESTER, NH	FI	FIN RES CORP VISA GOLD(33		V 25	20.00	Y
BANKFIRST	MANCHESTER, NH	FI	FIN RESV CORP MASTER (33)		V 25	20.00	Y
RAY STATE SAVINGS (1)	MANCHESTER, MA	FI	VISA CLASSIC	17.400	F 25	25.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	16.440	F 25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD CLASSIC	16.440	F 25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA CLASSIC	16.440	F 25	21.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	BANK FIRST GOLD	14.000	V 25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	14.000	V 25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	14.440	F 25	40.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	12.000	V 25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	FI	VISA GOLD	13.000	V 25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD CLASSIC	15.000	F 25	30.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA CLASSIC	15.000	F 25	30.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD GOLD	14.000	V 25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	14.000	V 25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	VISA GOLD	13.000	V 25	45.00	Y
BAYBANK CONNECTICUT, N.A.	FARMINGTON, CT	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y
BAYBANK FIRST EASTHAMPTON, N.A.	EASTHAMPTON, MA	FI	VISA GOLD	13.000	V 25	45.00	Y
BAYBANK FIRST EASTHAMPTON, N.A.	EASTHAMPTON, MA	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD CLASSIC	16.440	F 25	21.00	Y

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BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA CLASSIC	16.440	F 25	21.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	16.440	F 25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	16.440	F 25	40.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	14.000	V 25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	14.000	V 25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	FI	VISA GOLD	13.000	V 25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD CLASSIC	16.440	F 25	21.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA CLASSIC	16.440	F 25	21.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD GOLD	16.440	F 25	40.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA GOLD	16.440	F 25	40.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD GOLD	14.000	V 25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA GOLD	14.000	V 25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y
BAYBANK MERRIMACK VALLEY, NA	ANDOVER, MA	FI	VISA GOLD	13.000	V 25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD CLASSIC	16.440	F 25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA CLASSIC	16.440	F 25	21.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	16.440	F 25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	16.440	F 25	40.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	14.000	V 25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	14.000	V 25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	FI	VISA GOLD	13.000	V 25	45.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD CLASSIC	16.440	F 25	21.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA CLASSIC	16.440	F 25	21.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD GOLD	16.440	F 25	40.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA GOLD	16.440	F 25	40.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD GOLD	14.000	V 25	45.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA GOLD	14.000	V 25	45.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y
BAYBANK NORFOLK	DEDHAM, MA	FI	VISA GOLD	13.000	V 25	45.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD CLASSIC	16.440	F 25	21.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA CLASSIC	16.440	F 25	21.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	16.440	F 25	40.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	16.440	F 25	40.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	14.000	V 25	45.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	VISA GOLD	14.000	V 25	45.00	Y
BAYBANK SOUTHEAST, N.A.	TAUNTON, MA	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R.	GRACE PERIOD	ANNUAL FEE	OTHER FEES
BAYBANK SOUTHEAST, N.A.	TAUNTING, MA	FI	VISA GOLD	13.000	V 25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD CLASSIC	16.440	F 25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA CLASSIC	16.440	F 25	21.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	16.440	F 25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	16.440	F 25	40.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	14.000	V 25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	14.000	V 25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	MASTERCARD GOLD	13.000	V 25	45.00	Y
BAYBANK VALLEY TRUST COMPANY	SPRINGFIELD, MA	FI	VISA GOLD	13.000	V 25	45.00	Y
BELKNAP BANK & TRUST (8)	BELMONT, NH	FI	VISA	16.000	F 25	15.00	Y
BELKNAP BANK & TRUST (8)	BELMONT, NH	FI	MASTERCARD	16.000	F 25	15.00	Y
BELMONT SAVINGS (1)	BELMONT, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
BELMONT SAVINGS (1)	BELMONT, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
BELMONT SAVINGS BANK (1)	BELMONT, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
BENJAMIN FRANKLIN SVNGS (2)	FRANKLIN, MA	FI	MASTERCARD	17.040	F 25	21.00	Y
BENJAMIN FRANKLIN SVNGS (2)	FRANKLIN, MA	FI	VISA	17.040	F 25	21.00	Y
BERKSHIRE BANK & TRUST CO.	PITTSFIELD, MA	FI	MASTERCARD	16.900	F 25	22.00	Y
BERKSHIRE BANK & TRUST CO.	PITTSFIELD, MA	FI	VISA	16.900	F 25	22.00	Y
BERKSHIRE COUNTY SAVINGS (5)	PITTSFIELD, MA	FI	VISA	14.950	V 30	20.00	Y
BERKSHIRE COUNTY SAVINGS (5)	PITTSFIELD, MA	FI	MASTERCARD	14.950	V 30	20.00	Y
BERKSHIRE COUNTY SAVINGS (5)	PITTSFIELD, MA	FI	MASTERCARD	19.800	F 30	20.00	Y
BERKSHIRE COUNTY SAVINGS (5)	PITTSFIELD, MA	FI	VISA	19.800	F 30	20.00	Y
BETHANY TRUST COMPANY (13)	BETHANY, MD	FI	VISA	22.000	F 0	0	Y
BEVERLY COOPERATIVE (1)	BEVERLY, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA	16.700	F 25	25.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	STUDENT VISA	16.000	F 25	25.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
BEVERLY NATIONAL BANK (3)	BEVERLY, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	Y
BLUE HILL FED. CREDIT UNION	BROOKLINE, MA	FI	VISA	16.000	F 25	10.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	GOLD MASTERCARD	16.990	F 25	50.00	Y
BLUE HILL FEDERAL C.U. (1)	BROOKLINE, MA	FI	MASTERCARD REGULAR	17.600	F 25	25.00	Y
BOSTON 5 CENT SAVINGS (1)	BOSTON, MA	FI	VISA GOLD	17.600	F 25	50.00	Y
BOSTON 5 CENT SAVINGS (1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
BOSTON EDISON EMP. C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F 30	15.00	Y
BOSTON P.O. EMPLOYEE C.U.	BOSTON, MA	FI	MASTERCARD	14.400	F 25	12.00	Y
BRAINTREE COOPERATIVE (1)	BRAINTREE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y



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BRAINTREE SAVINGS BANK	(14)	BRAINTREE, MA	FI	MASTERCARD	16.860	V 30	18.00	Y
BRAINTREE SAVINGS BANK	(14)	BRAINTREE, MA	FI	VISA	15.840	F 30	18.00	Y
BRAINTREE SAVINGS BANK	(14)	BRAINTREE, MA	FI	MASTERCARD GOLD	15.840	V 30	36.00	Y
BRIDGEWATER SAVINGS	(1)	BRIDGEWATER, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
BRIDGEWATER SAVINGS	(1)	BRIDGEWATER, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
BRISTOL COUNTY SAVINGS	(1)	TAUNTON, MA	FI	VISA GOLD	17.600	F 25	50.00	Y
BRISTOL COUNTY SAVINGS	(1)	TAUNTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
BROADWAY NATIONAL BANK		CHELSEA, MA	FI	MASTERCARD	18.000	F 25	10.00	
BROCKTON CREDIT UNION		BROCKTON, MA	FI	MASTERCARD	14.880	F 25	20.00	Y
BROOKLINE COOPERATIVE	(1)	BROOKLINE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
BROOKLINE COOPERATIVE	(2)	BROOKLINE, MA	FI	MASTERCARD	17.040	F 25	21.00	Y
BROOKLINE COOPERATIVE	(2)	BROOKLINE, MA	FI	VISA	17.040	F 25	21.00	Y
BROOKLINE SAVINGS	(1)	BROOKLINE, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
BROOKLINE SAVINGS	(1)	BROOKLINE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
BROOKLINE SAVINGS	(1)	BROOKLINE, MA	FI	GOLD MASTERCARD	16.990	F 25	50.00	Y
BROOKLINE SAVINGS BANK	(1)	BROOKLINE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
CAMBRIDGE TRUST COMPANY		CAMBRIDGE, MA	FI	MASTERCARD	15.840	F 30	21.00	Y
CAMBRIDGE TRUST COMPANY		CAMBRIDGE, MA	FI	MASTERCARD GOLD	15.840	F 30	40.00	Y
CANEY VALLEY NAT'L BANK	(13)	CANEY, KS	FI	VISA	22.000	F 0	0	Y
CANTON COOPERATIVE	(1)	CANTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
CAPE COD 5 CENT SAVINGS	(1)	NARWICHPORT, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
CAPE COD BANK & TRUST CO.		SO YARMOUTH, MA	FI	MASTERCARD	16.800	V 25	20.00	Y
CAPE COD BANK & TRUST CO.		SO YARMOUTH, MA	FI	MASTERCARD GOLD	15.000	V 25	40.00	Y
CAPE COD BANK & TRUST CO.		SO YARMOUTH, MA	FI	BUSINESS MASTERCARD	15.000	V 25	45.00	Y
CAPE COD BANK AND TRUST CO.		SO. YARMOUTH, MA	FI	YMCA MASTERCARD	15.000	V 25	20.00	Y
CAPE COD FEDERAL C.U.		FALMOUTH, MA	FI	VISA CLASSIC	16.000	F 25	12.00	Y
CAPITOL BANK & TRUST CO.		BOSTON, MA	FI	MASTERCARD	16.000	V 25	21.00	Y
CAPITOL BANK AND TRUST CO		BOSTON, MA	FI	MASTERCARD GOLD	16.000	F 25	50.00	Y
CAPITOL BK & TR CO.		BOSTON, MA	FI	MASTERCARD	14.000	F 25	21.00	Y
CAPITOL BK & TRUST COMPANY		BOSTON, MA	FI	MASTERCARD GOLD	14.000	F 25	50.00	Y
CARDINAL FED. SAVINGS BANK		CLEVELAND, OHIO	FI	GOLD MASTERCARD	18.000	F 25	35.00	Y
CARDINAL FEDERAL SAVINGS BK		CLEVELAND, OH	FI	MASTERCARD	18.000	F 25	18.00	Y
CENTRAL COOPERATIVE	(1)	SCHEFFERVILLE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
CENTURY BANK & TRUST CO.		ACEDFORD, MA	FI	MASTERCARD	16.800	F 30	20.00	Y
CENTURY BANK SUFFOLK		CHELSEA, MA	FI	MASTERCARD	16.800	F 30	20.00	Y
CENTURY NORTH SHORE BKTTRST		LYNN, MA	FI	MASTERCARD	16.800	F 30	20.00	Y
CHADWICK FEDERAL C.U.		NORWOOD, MA	FI	VISA	14.000	F 25	12.00	
CHARITON COUNTY BANK	(13)	BRUNSWICK, KS	FI	VISA	22.000	F 0	0	Y

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CHASE MANHATTEN BK USA MA	WILMINGTON, DE	FI	MASTERCARD	19.900	F 30	20.00	Y
CHASE MANHATTEN BK USA MA	WILMINGTON, DE	FI	VISA	19.800	F 30	20.00	Y
CHASE MANHATTEN BK USA MA	WILMINGTON, DE	FI	GOLD VISA	16.500	F 30	45.00	Y
CHASE MANHATTEN BK USA MA	WILMINGTON, DE	FI	GOLD MASTERCARD	16.500	F 30	45.00	Y
CHEMICAL BANK	NEW YORK, NY	FI	MASTERCARD	19.500	F 25	20.00	
CHEMICAL BANK	NEW YORK, NY	FI	VISA	19.500	F 25	20.00	
CHEMICAL BANK	NEW YORK, NY	FI	GOLD MASTERCARD	16.800	F 25	45.00	
CHEMICAL BANK	NEW YORK, NY	FI	VISA GOLD	16.800	F 25	45.00	
CHEVY CHASE FED SAVINGS BANK	BETHESDA, MD	FI	MASTERCARD-REGULAR	15.900	F 25	20.00	Y
CHEVY CHASE FED SAVINGS BANK	BETHESDA, MD	FI	VISA GOLD	15.900	F 25	30.00	Y
CHEVY CHASE FED SAVINGS BANK	BETHESDA, MD	FI	VISA CLASSIC	15.900	F 25	20.00	Y
CHEVY CHASE FED SAVINGS BANK	BETHESDA, MD	FI	MASTERCARD GOLD	15.900	F 25	30.00	Y
CHICOPEE COOPERATIVE (1)	CHICOPEE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA	16.700	F 25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
CHICOPEE SAVINGS BANK (3)	CHICOPEE, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
CITIZEN UNION SAVINGS (1)	FALL RIVER, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
CITIZENS BANK & TRUST (13)	ROCKPORT, MD	FI	VISA	22.000	F 0	0	Y
CITIZENS BK/ROGERSVILLE (13)	ROGERSVILLE, MD	FI	VISA	22.000	F 0	0	Y
CITIZENS FIDELITY BK & TRUST	LOUISVILLE, KY	FI	VISA	18.000	F 25	20.00	Y
CITIZENS FIDELITY BK & TRUST	LOUISVILLE, KY	FI	MASTERCARD	18.000	F 25	20.00	Y
CITIZENS NATIONAL BANK (13)	INDEPENDENCE, KS	FI	VISA	22.000	F 0	0	Y
CITIZENS STATE BANK (13)	HAPYSVILLE, KS	FI	VISA	22.000	F 0	0	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA CLASSIC	16.000	F 25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	MASTERCARD (22)	16.000	F 25	20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA GOLD	16.000	F 25	35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE, RI	FI	VISA (AAA) SO. CENTRAL N.	16.600	F 25	10.00	Y
CITY COOPERATIVE BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
CITY SAVINGS BANK (3)	PITTSFIELD, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
CITY SAVINGS BANKS (3)	PITTSFIELD, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
CITY SWS BK OF PITTSFIELD	PITTSFIELD, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
CITY SWS BK OF PITTSFIELD (3)	PITTSFIELD, MA	FI	VISA	16.700	F 25	25.00	Y
CITY SWS BK OF PITTSFIELD (3)	PITTSFIELD, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
CLINTON SAVINGS (1)	CLINTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
CHANCE BK ST CHARLES CTY (13)	ST. PETERS, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
CHANCE BK JEFFERSON CTY (13)	FESTUS, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y



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CONASSET SAVINGS	(1)	CONASSET, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
COLONIAL COOPERATIVE	(1)	GARDNER, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
COLUMBUS STATE BANK	(13)	COLUMBUS, KS	FI	VISA	22.000	F 0	0	Y
COMM BK OF BONNE TERRE	(13)	BONNE TERRE, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMM BK OF POPULAR BLUFF	(13)	POPULAR BLUFF, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMM BK OF ST JOSEPH	(13)	ST JOSEPH, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMM BK OF ST LOUIS	(13)	CLAYTON, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMM. BANK OF COLUMBIA	(13)	COLUMBIA, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMM. BANK OF KANSAS CITY	(13)	KANSAS CITY, MO	FI	VISA SP. CONNECTIONS	17.500	F 25	0	Y
COMM. BANK OF KIRKSVILLE	(13)	KIRKSVILLE, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMMERCE BANK & TRUST CO.		WORCESTER, MA	FI	PRIME GROUP MASTERCARD	15.500	V 25	20.00	Y
COMMERCE BANK & TRUST CO.		WORCESTER, MA	FI	PRIME GROUP VISA	15.500	V 25	20.00	Y
COMMERCE BANK & TRUST CO.		WORCESTER, MA	FI	VISA	16.500	F 25	20.00	Y
COMMERCE BANK & TRUST CO.		WORCESTER, MA	FI	MASTERCARD	16.500	F 25	20.00	Y
COMMERCE BANK OF HANNIBAL		HANNIBAL, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMMERCE BANK OF JOPLIN	(13)	JOPLIN, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMMERCE BANK OF KANOKA	(13)	KANOKA, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMMERCE BANK OF LEBANON	(13)	LEBANON, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	KANSAS CITY METRO. BAR AS	16.900	F 25	0	
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	VISA GOLD	15.500	F 25	35.00	
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	UNIV. OF IOWA ALUMNI	16.500	F 25	16.00	
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	METRO COM. COLL. VISA	17.800	F 25	20.00	Y
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	UNIV. OF IOWA ALUMNI -NON	17.800	F 25	18.00	
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	ROCKHURST COLLEGE VISA	16.500	F 25	16.00	Y
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	LUTHERAN ASSOCIATION	17.800	F 25	20.00	Y
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	KANSAS CITY ROYALS	17.800	F 25	20.00	Y
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	SOUTHWEST BAPTIST CHURCH	21.400	F 25	0	Y
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	SOUTHWEST MISS. STATE ALU	21.400	F 25	0	Y
COMMERCE BANK OF OMAHA, N.A.		OMAHA, NE	FI	BAR ASSOC. METRO ST. LOUI	16.900	F 25	0	Y
COMMERCE BANK OF SPRINGFIELD	(13)	SPRINGFIELD, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMMERCE BK OF BARRY COUNTY		CASSVILLE, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMMERCE BK OF CLAY CITY	(13)	KANSAS CITY, MO	FI	SPECIAL COMM. VISA	17.500	F 25	0	Y
COMMERCIAL BANK & TRUST		WILMINGTON, MA	FI	MASTERCARD	18.000	F 25	20.00	Y
COMPASS BK FOR SAVINGS	(14)	NEW BEDFORD, MA	FI	GOLD MASTERCARD	15.840	V 30	36.00	Y
COMPASS BK FOR SAVINGS	(14)	NEW BEDFORD, MA	FI	VISA	16.840	V 30	18.00	Y
COMPASS BK FOR SAVINGS	(14)	NEW BEDFORD, MA	FI	MASTERCARD	16.840	V 30	18.00	Y
COMPTONGRAPHIC EMPL. FED. C.U.		WILMINGTON, MA	FI	VISA	14.000	F 25	12.00	
CONNECTICUT BANK & TRUST		FAIRFIELD, CT	FI	MASTERCARD (22)	15.000	F 25	25.00	Y

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
CONNECTICUT BANK & TRUST	FAIRFIELD, CT	FI	VISA (22)	15.000	F 25	25.00	Y
CONNECTICUT BANK & TRUST	FAIRFIELD, CT	FI	GOLD MASTERCARD	15.000	F 25	40.00	Y
COOLIDGE BANK & TRUST (3)	WATERBURY, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
COOLIDGE BANK & TRUST (3)	WATERBURY, MA	FI	STUDENT VISA	16.000	F 25	25.00	Y
COOLIDGE BANK & TRUST (3)	WATERBURY, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
COOLIDGE BK & TRUST CO (3)	BOSTON, MA	FI	VISA	16.700	F 25	25.00	Y
COOLIDGE BK & TRUST CO (3)	BOSTON, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
COOPERATIVE BK OF CONCORD(1)	CONCORD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
CORNER STORE BANK (13)	SOUTHWEST CITY, MO	FI	VISA	22.000	F 0	0	Y
COUNTRY BANK FOR SAVINGS (9)	WARE, MA	FI	VISA	17.920	V 25	22.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	VISA	14.700	F 25	15.00	Y
CRESCENT CREDIT UNION	BROCKTON, MA	FI	MASTERCARD	14.900	F 25	15.00	Y
CRESTAR BANK	RICHMOND, VA	FI	VISA CLASSIC	18.000	F 25	15.00	Y
CRESTAR BANK	RICHMOND, VA	FI	VISA PREMIER	18.800	F 25	40.00	Y
CRESTAR BANK	RICHMOND, VA	FI	FLEX LINE MASTERCARD	19.000	V 25	18.00	Y
CRESTAR BANK	RICHMOND, VA	FI	UNITY	20.000	V 25	20.00	Y
CRESTAR BANK	RICHMOND, VA	FI	BASS LIFE COASTAL CO/UNIT	17.900	F 25	15.00	Y
CRESTAR BANK	RICHMOND, VA	FI	VISA GOLD	17.800	F 25	35.00	Y
CROSSLAND SAVINGS	BROOKLYN, NY	FI	VISA	16.800	F 25	20.00	Y
DARTMOUTH BANKING CO. (8)	HANOVER, NH	FI	VISA	16.000	F 25	15.00	
DARTMOUTH BANKING CO. (8)	HANOVER, NH	FI	MASTERCARD	16.000	F 25	15.00	Y
DARTMOUTH SAVINGS (1)	DARTMOUTH, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
DAUPHIN DEPOSIT BANK & TRUST	HARRISBURG, PA	FI	VISA (20)		V 30	0	
DAUPHIN DEPOSIT BANK & TRUST	HARRISBURG, PA	FI	MASTERCARD (20)		V 30	0	
DAUPHIN DEPOSIT BANK & TRUST	HARRISBURG, PA	FI	MASTERCARD GOLD (20)		V 30	15.00	
DEAN COOPERATIVE (1)	FRANKLIN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
DEDHAM INST. FOR SAVINGS (1)	DEDHAM, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
DEDHAM INST. FOR SAVINGS (1)	DEDHAM, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
DELAWARE TRUST COMPANY	WILMINGTON, DE	FI	MASTERCARD (31)	18.000	F 25	0	Y
DELAWARE TRUST COMPANY	WILMINGTON, DE	FI	VISA (31)	18.000	F 25	0	Y
DELAWARE TRUST COMPANY	WILMINGTON, DE	FI	VISA PREMIER	18.000	F 25	40.00	Y
DELAWARE TRUST COMPANY	WILMINGTON, DE	FI	VISA GOLD	16.500	V 25	40.00	Y
DEMISON STATE BANK (13)	HOLTON, KS	FI	VISA	22.000	F 0	0	Y
DERRY BK & TRUST COMPANY (3)	DERRY, NH	FI	VISA REGULAR	16.700	F 25	25.00	Y
DERRY BK & TRUST COMPANY (3)	DERRY, NH	FI	VISA - STUDENT	18.000	F 25	25.00	Y
DERRY BK & TRUST COMPANY (3)	DERRY, NH	FI	VISA - GOLD	16.700	F 25	40.00	Y
DERRY BK & TRUST COMPANY (3)	DERRY, NH	FI	MASTERCARD	16.700	F 25	25.00	Y
DOUGLASS BANK (THE) (13)	KANSAS CITY, KS	FI	VISA	22.000	F 0	0	Y

BANK NAME		CITY/STATE	CARD TYPE	CARD NAME		A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
DURFEE ATTLEBORO BANK		FALL RIVER, MA	FI	VISA	15.960	V	25	25.00	Y
DURFEE ATTLEBORO BANK		FALL RIVER, MA	FI	VISA GOLD	15.960	V	25	45.00	Y
DURFEE ATTLEBORO BANK		FALL RIVER, MA	FI	VISA CLASSIC	16.920	V	25	25.00	Y
DURFEE ATTLEBORO BANK		FALL RIVER, MA	FI	MASTERCARD	16.920	V	25	25.00	Y
EAST BOSTON SAVINGS	(1)	EAST BOSTON, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
EAST BOSTON SAVINGS	(1)	EAST BOSTON, MA	FI	VISA CLASSIC	17.600	F	25	25.00	Y
EAST CAMBRIDGE SAVINGS	(5)	EAST CAMBRIDGE, MA	FI	VISA	16.950	V	25	20.00	Y
EAST CAMBRIDGE SAVINGS	(5)	EAST CAMBRIDGE, MA	FI	VISA	17.020	V	25	20.00	Y
EAST CAMBRIDGE SAVINGS	(5)	EAST CAMBRIDGE, MA	FI	VISA	19.800	F	25	20.00	Y
EAST CAMBRIDGE SAVINGS	(5)	EAST CAMBRIDGE, MA	FI	MASTERCARD	19.800	F	25	20.00	Y
EAST CAMBRIDGE SAVINGS	(5)	CAMBRIDGE, MA	FI	MASTERCARD	16.950	V	25	20.00	Y
EASTERN BANK		SALEM, MA	FI	MASTERCARD	16.750	F	25	18.00	Y
EASTERN BANK		SALEM, MA	FI	MASTERCARD GOLD	16.750	F	25	42.00	Y
EASTERN BANK		LYNN, MA	FI	MASTERCARD	16.750	F	30	18.00	Y
EASTHAMPTON SAVINGS	(1)	EASTHAMPTON, MA	FI	VISA CLASSIC	17.600	F	25	25.00	Y
EDGARTOWN NAT'L BK, THE	(4)	EDGARTOWN, MA	FI	VISA	18.600	F	25	18.00	Y
EDGARTOWN NAT'L BK, THE	(4)	EDGARTOWN, MA	FI	MASTERCARD	18.600	F	25	18.00	Y
ELIOT BANK	(1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F	25	25.00	Y
EQUITABLE BANK OF DELAWARE		DOWNTOWN, DE	FI	VISA		F	25	18.00	Y
EQUITABLE COOPERATIVE	(1)	LYNN, MA	FI	VISA CLASSIC	17.600	F	25	25.00	Y
EVERETT COOPERATIVE	(1)	EVERETT, MA	FI	VISA CLASSIC	17.600	F	25	25.00	Y
EVERETT SAVINGS BANK	(1)	EVERETT, MA	FI	VISA CLASSIC	17.600	F	25	25.00	Y
EVERETT SAVINGS BANK	(1)	EVERETT, MA	FI	VISA GOLD	17.600	F	25	50.00	Y
FALL RIVER 5 CENTS SVNGS	(6)	FALL RIVER, MA	FI	VISA PREFERRED	15.600	F	25	45.00	
FALL RIVER 5 CENTS SVNGS	(6)	FALL RIVER, MA	FI	MASTERCARD	16.800	F	25	15.00	
FALL RIVER 5 CENTS SVNGS	(6)	FALL RIVER, MA	FI	VISA	16.800	F	25	15.00	
FALMOUTH COOPERATIVE	(1)	FALMOUTH, MA	FI	VISA CLASSIC	17.600	F	25	25.00	Y
FALMOUTH NATIONAL BANK		FALMOUTH, MA	FI	MASTERCARD	16.920	V	25	25.00	Y
FALMOUTH NATIONAL BANK		FALMOUTH, MA	FI	PREMIER VISA	15.960	V	25	45.00	Y
FALMOUTH NATIONAL BANK		FALMOUTH, MA	FI	MASTERCARD GOLD	15.960	V	25	45.00	Y
FAMILY MUTUAL SAVINGS	(3)	HAVERHILL, MA	FI	CORPORATE BUSINESS CARD	16.700	F	25	30.00	
FAMILY MUTUAL SAVINGS	(3)	HAVERHILL, MA	FI	MASTERCARD	16.700	V	15	25.00	Y
FAMILY MUTUAL SAVINGS	(3)	HAVERHILL, MA	FI	VISA	16.700	V	15	25.00	Y
FAMILY MUTUAL SAVINGS	(3)	HAVERHILL, MA	FI	STUDENT VISA	10.000	F	25	25.00	Y
FAMILY MUTUAL SAVINGS	(3)	HAVERHILL, MA	FI	VISA GOLD	16.700	F	25	40.00	Y
FARM PLAN A SERV OF FPC FINC		MADISON, WI	FI	FARM PLAN	18.000	F	21	0	
FARMERS & MERCHANTS BK	(13)	HILL CITY, KS	FI	VISA	22.000	F	0	0	Y
FARMERS & MERCHANTS BK	(13)	WRIGHT CITY, MO	FI	VISA	22.000	F	0	0	Y



BANK NAME		CITY/STATE	CARD TYPE	CARD NAME	A.P.F. PORTABLE	GRADE PERIOD	ANNUAL FEE	OTHER FEES
FARMERS NATIONAL BANK	(13)	MILFORD, MA	FI	VISA	22.000	F 0	0	Y
FARMERS STATE BANK	(13)	MILFORD, MA	FI	VISA	22.000	F 0	0	Y
FEDERAL SAVINGS BANK	(1)	WALTHAM, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
FEDERAL SAVINGS BANK	(1)	WALTHAM, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
FEDERAL SAVINGS BANK	(1)	WALTHAM, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FEDERAL SAVINGS BANK	(1)	WALTHAM, MA	FI	VISA CLASSIC	17.400	F 25	25.00	Y
FIDELITY BK & TRUST CO	(11)	BOSTON, MA	FI	VISA	17.500	V 30	24.00	Y
FIDELITY BK & TRUST CO	(11)	BOSTON, MA	FI	MASTERCARD	19.000	V 30	16.00	Y
FIDELITY BK & TRUST CO	(11)	BOSTON, MA	FI	VISA GOLD	17.500	V 30	24.00	Y
FIDELITY BK & TRUST CO	(11)	BOSTON, MA	FI	MASTERCARD GOLD	19.000	V 30	16.00	Y
FIDELITY COOPERATIVE	(1)	FITCHBURG, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
FIRST AGRICULTURAL BANK		PITTSFIELD, MA	FI	MASTERCARD	16.920	V 30	25.00	Y
FIRST AGRICULTURAL BANK		PITTSFIELD, MA	FI	MASTERCARD GOLD	15.960	V 30	45.00	Y
FIRST AMERICAN BK SVNG	(1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
FIRST AMERICAN BK SVNG	(1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FIRST AND OCEAN NATL BANK		NEWBURYPORT, MA	FI	MASTERCARD (17)		F 25	20.00	
FIRST BANK		CHELSEA, MA	FI	MASTERCARD EQUITY ONE	10.000	V 25	50.00	Y
FIRST BANK OF S.D., N.A.		MINNEAPOLIS, MN	FI	VISA GOLD	19.800	F 25	35.00	Y
FIRST BANK OF S.D., N.A.		MINNEAPOLIS, MN	FI	MASTERCARD GOLD	19.800	F 25	35.00	Y
FIRST BK OF SO. DAKOTA, N.A.		SIOUX FALLS, SD	FI	VISA	19.800	F 25	15.00	Y
FIRST BK OF SO. DAKOTA, N.A.		SIOUX FALLS, SD	FI	MASTERCARD	19.800	F 25	15.00	Y
FIRST BRISTOL CNTY NAT'L	(1)	TAUNTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
FIRST CAPITAL BANK		CONCORD, NH	FI	MASTERCARD GOLD	16.500	V 25	40.00	Y
FIRST CAPITAL BANK		CONCORD, NH	FI	VISA	16.500	V 25	18.00	Y
FIRST CAPITAL BANK		CONCORD, NH	FI	MASTERCARD	16.500	V 25	18.00	Y
FIRST ESSEX SAVINGS	(1)	LAWRENCE, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
FIRST ESSEX SAVINGS	(1)	LAWRENCE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FIRST ESSEX SAVINGS	(1)	LAWRENCE, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
FIRST ESSEX SAVINGS	(1)	LAWRENCE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
FIRST FINANCIAL SAV BANK		WOODBRIIDGE, NJ	FI	MASTERCARD	16.900	F 25	15.00	Y
FIRST FINANCIAL SAV BANK		WOODBRIIDGE, NJ	FI	VISA	16.900	F 25	15.00	Y
FIRST FINANCIAL SAV. BK		WOODBRIIDGE, NJ	FI	MASTERCARD GOLD	16.900	F 25	25.00	Y
FIRST INTERSTATE BANCARD CO		SIMI VALLEY, CA	FI	REGULAR MASTERCARD	21.000	F 30	20.00	Y
FIRST INTERSTATE BANCARD CO		SIMI VALLEY, CA	FI	REGULAR VISA	21.000	F 30	20.00	Y
FIRST INTERSTATE BANCARD CO		SIMI VALLEY, CA	FI	REG. REFERRAL BANK MC	16.000	V 30	20.00	Y
FIRST INTERSTATE BANCARD CO		SIMI VALLEY, CA	FI	REG. REFERRAL BANK VISA	18.000	V 30	20.00	Y
FIRST INTERSTATE BANCARD CO		SIMI VALLEY, CA	FI	COLLEGIATE MASTERCARD	21.000	F 30	20.00	Y
FIRST INTERSTATE BANCARD CO		SIMI VALLEY, CA	FI	COLLEGIATE VISA	21.000	F 30	20.00	Y

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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	ILC VISA	19.800	F 30	20.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	ILC PREMIUM VISA	18.000	F 30	40.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	ON CALL MASTERCARD	21.000	F 30	20.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	ON CALL VISA	21.000	F 30	20.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	ON CALL COLLEGIATE MC	18.000	F 30	20.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	ON CALL COLLEGIATE VISA	18.000	F 30	20.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	ON CALL MILITARY HONORCAR	18.000	F 30	0	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	REGULAR MILITARY	18.000	F 30	0	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	PREMIUM MASTERCARD	19.800	F 30	40.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	PREMIUM VISA	19.800	F 30	40.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	FNAPS VISA	18.000	F 30	25.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	MARBLE CARD	19.800	F 30	30.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	GOLD REFERRAL BANK MC	17.000	V 30	45.00	Y
FIRST INTERSTATE BANCARD CO	SIMI VALLEY, CA	FI	GOLD REFERRAL BANK VISA	17.000	V 30	45.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
FIRST MUTUAL OF BOSTON (1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
FIRST NAT'L BANK OF IPSWICH	IPSWICH, MA	FI	MASTERCARD	18.000	F 25	20.00	
FIRST NAT'L BK - CINCINNATI	CINCINNATI, OH	FI	MASTERCARD	19.800	F 25	20.00	Y
FIRST NAT'L BK - CINCINNATI	CINCINNATI, OH	FI	VISA	19.800	F 25	20.00	Y
FIRST NAT'L BK - CINCINNATI	CINCINNATI, OH	FI	VISA	14.500	V 25	20.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	VISA	18.000	F 25	16.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD	18.000	F 25	16.00	Y
FIRST NAT'L BK LOUISVILLE	LOUISVILLE, KY	FI	MASTERCARD GOLD	15.500	V 25	00.00	Y
FIRST NATL BANK LINCOLNSHIRE	LINCOLNSHIRE, IL	FI	SUCC. PLUS/VISA PREM (24)		V 25	20.00	
FIRST NATL BANK LINCOLNSHIRE	LINCOLNSHIRE, IL	FI	SUCCESS/VISA GOLD (23)		F 25	20.00	
FIRST NATL BANK LINCOLNSHIRE	LINCOLNSHIRE, IL	FI	IDEA VISA CLASSIC (23)		F 25	0	
FIRST NATL BK, WILMINGTON (12)	WILMINGTON, DE	FI	SUCCESS CLUB VISA	14.000	F 25	0	
FIRST NATL BANK OF BOSTON	BOSTON, MA	FI	PREFERRED MASTERCARD	16.680	V 25	45.00	Y
FIRST NATL BANK OF BOSTON	BOSTON, MA	FI	PREFERRED MASTERCARD	17.040	F 25	42.00	Y
FIRST NATL BANK OF BOSTON	BOSTON, MA	FI	REGULAR MASTERCARD	17.040	F 25	21.00	Y
FIRST NATL BANK OF BOSTON	BOSTON, MA	FI	REGULAR VISA	17.040	F 25	21.00	Y
FIRST NATL BANK OF BOSTON	BOSTON, MA	FI	DELTA MULTIPURP	16.680	V 25	25.00	Y
FIRST OMNI BANK, N.A.	HILLSBORO, NJ	FI	VISA (21)	19.000	V 25	18.00	Y
FIRST OMNI BANK, N.A.	HILLSBORO, NJ	FI	MASTERCARD (21)	19.000	V 25	18.00	Y
FIRST PENN BANK (DEL)	WILMINGTON, DE	FI	VISA	16.500	V 30	18.00	Y
FIRST PENN BANK (DEL)	WILMINGTON, DE	FI	MASTERCARD	18.000	F 30	18.00	Y

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. UNSATURATED	GRACE PERIOD	ANNUAL FEE	OTHER FEES
FIRST PEARL BANK (DELY)	WILMINGTON, DE	FI	PREFLOPED MASTERCARD (26)	"	30	40.00	Y
FIRST SERVICE BK FOR SUNDAY	LEAHINGSTEP, MA	FI	VISA CLASSIC	17.60	F 25	25.00	Y
FIRST SIGNATURE BANK TRUST	PORTSMOUTH, NH	FI	CLASSIC VISA	20.600	V 25	17.50	
FIRST SIGNATURE BANK TRUST	PORTSMOUTH, NH	FI	GOLD VISA	18.000	V 25	0	
FIRST TRADE UNION SAVINGS	BOSTON, MA	FI	CARPENTERS VISA	18.500	" 25	15.00	Y
FIRST TRADE UNION SAVINGS	BOSTON, MA	FI	CARPENTERS MASTERCARD	14.500	V 25	15.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
FITCHBURG SAVINGS BANK (1)	FITCHBURG, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SECURE FLEET LINE	13.000	V 0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	UNSECURED FLEET LINE	16.000	V 0	50.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	VISA GOLD	16.700	F 25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	FLEET MASTERCARD	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	FLEET VISA	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	FIRST FLEET VISA	18.000	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	COMFUCARD	18.000	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	STUDENT VISA	18.000	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	BROWN UNIV. VISA GOLD	16.700	F 25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	PROV. COLLEGE VISA GOLD	16.700	F 25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	ROGER WILLIAMS VISA GOLD	16.700	F 25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	MT. IDA COLLEGE VISA GOLD	16.700	F 25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	REGIS COLLEGE VISA GOLD	16.700	F 25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SMITH COLLEGE VISA GOLD	16.700	F 25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SALVE REGINA VISA GOLD	16.700	F 25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	CORP. BUSINESS CR. CARD	16.700	F 25	30.00	
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	BROWN UNIV. VISA CLASSIC	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	PROV. COLL. VISA CLASSIC	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	RISD VISA CLASSIC	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	ROGER WILLIAMS VISA CLASS	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	MT. IDA COLL. VISA CLASSI	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	REGIS COLL. VISA CLASSIC	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SMITH COLL. VISA CLASSIC	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	SALVE REGINA VISA CLASSIC	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	U.N.H. VISA GOLD	16.700	F 25	40.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	U.N.H. VISA CLASSIC	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	VISA CLASSIC RI COLLEGE	16.700	F 25	25.00	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	FI	VISA CLASSIC BARK SCH. NO	16.700	F 25	25.00	Y



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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
FORT RILEY NAT'L BANK (13)	FORT RILEY, KS	FI	VISA	22.000	F 0	0	Y
FOXBORO NATIONAL BANK	FOXBORO, MA	FI	MASTERCARD	16.800	F 25	10.00	Y
FRAMINGHAM SAVINGS BANK (2)	FRAMINGHAM, MA	FI	MASTERCARD	17.040	F 25	21.00	Y
FRAMINGHAM SAVINGS BANK (2)	FRAMINGHAM, MA	FI	VISA	17.040	F 25	21.00	Y
FRAMINGHAM TRUST COMPANY	FRAMINGHAM, MA	FI	MASTERCARD	14.900	F 25	20.00	Y
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	MASTERCARD	18.000	V 25	20.00	Y
GEM SAVINGS ASSOCIATION	DAYTON, OH	FI	VISA	18.000	V 25	20.00	Y
GENTRY COUNTY BANK (13)	ALBANY, MO	FI	VISA	22.000	F 0	0	Y
GEORGE PEABODY COOP, THE (2)	PEABODY, MA	FI	VISA	17.040	F 25	21.00	Y
GEORGE PEABODY COOP, THE (2)	PEABODY, MA	FI	MASTERCARD	17.040	F 25	21.00	Y
GEORGETOWN SAVINGS	GEORGETOWN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
GIRARD NATIONAL BANK (13)	GIRARD, KS	FI	VISA	22.000	F 0	0	Y
GLENDALE COOPERATIVE (1)	EVERETT, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
GLOUCESTER BANK & TRUST (1)	GLOUCESTER, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
GLOUCESTER BANK & TRUST (1)	GLOUCESTER, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
GRANITE BANK	ABINGTON, MA	FI	MASTERCARD	18.000	F 28	20.00	
GREAT BARRINGTON SAVINGS (1)	GREAT BARRINGTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
GREATER BOSTON BANK (1)	BRIGHTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
GREENFIELD CO-OPERATIVE (3)	GREENFIELD, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	CORP. BUSINESS CARD	16.700	F 25	30.00	
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	VISA	16.700	F 25	25.00	Y
GREENFIELD COOPERATIVE (3)	GREENFIELD, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
GREENFIELD SAVINGS (1)	GREENFIELD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE, DE	FI	DISCOVER CARD	19.800	F 25	0	Y
GROVE BANK FOR SAVINGS (2)	BRIGHTON, MA	FI	VISA	17.040	F 25	21.00	Y
GTE EMPL. FEDERAL C.U.	PEABODY, MA	FI	VISA	13.500	F 25	15.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD	16.000	F 25	20.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	VISA	16.000	F 25	20.00	Y
GUARANTY-FIRST TRUST COMPANY	WALTHAM, MA	FI	MASTERCARD GOLD	16.000	F 25	40.00	Y
HANSCOM CREDIT UNION	BEDFORD, MA	FI	VISA	15.900	F 25	15.00	Y
HERITAGE COMMUNITY F.C.U.	LUNENBURG, MA	FI	VISA	14.000	F 25	15.00	
HERITAGE NIS BK/SAVINGS	NORTHAMPTON, MA	FI	MASTERCARD	17.360	V 25	20.00	Y
HERITAGE NIS BK/SAVINGS	NORTHAMPTON, MA	FI	MASTERCARD/VISA	19.800	F 25	20.00	Y
HERITAGE NIS BK/SAVINGS (1)	NORTHAMPTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
HERITAGE NIS BK/SAVINGS (1)	NORTHAMPTON, MA	FI	VISA GOLD	16.900	F 25	50.00	Y
HINGHAM FEDERAL CREDIT UNION	HINGHAM, MA	FI	VISA	15.000	F 25	15.00	Y
HINGHAM INST. FOR SVNGS (1)	HINGHAM, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y

BANK NAME		CITY STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
HOLBROOK COOPERATIVE	(1)	HOLBROOK, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
HONE NATIONAL BANK	(3)	MILFORD, MA	FI	VISA	16.700	F 25	25.00	Y
HONE NATIONAL BANK	(3)	MILFORD, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
HONE NATIONAL BANK	(3)	MILFORD, MA	FI	VISA	16.700	F 25	25.00	Y
HONE NATIONAL BANK	(3)	MILFORD, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
HONE NATIONAL BANK	(3)	MILFORD, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
HONE NATIONAL BANK	(3)	MILFORD, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
HOUSEHOLD BANK N.A.		SALINAS, CA	FI	VISA GOLD	16.800	F 25	25.00	Y
HOUSEHOLD BANK, N.A.		SALINAS, CA	FI	VISA	17.900	F 25	15.00	Y
HOUSEHOLD BANK, N.A.		SALINAS, CA	FI	MASTERCARD	17.900	F 25	15.00	Y
HOUSEHOLD BANK, N.A.		SALINAS, CA	FI	VISA	20.500	V 25	15.00	Y
HOUSEHOLD BANK, N.A.		SALINAS, CA	FI	MASTERCARD	20.500	V 25	15.00	Y
HOUSEHOLD BANK, N.A.		SALINAS, CA	FI	VISA	19.000	F 25	0	Y
HOUSEHOLD BANK, N.A.		SALINAS, CA	FI	MASTERCARD	19.800	F 25	0	Y
HOUSEHOLD BANK, N.A.		SALINAS, CA	FI	VISA GOLD	19.500	V 25	25.00	Y
HOUSEHOLD BANK, N.A.		SALINAS, CA	FI	MASTERCARD GOLD	19.500	V 25	25.00	Y
HOUSEHOLD BANK, N.A.		SALINAS, CA	FI	MASTERCARD GOLD	16.800	F 25	25.00	Y
HUDSON NATIONAL BANK		HUDSON, MA	FI	MASTERCARD	16.250	F 25	24.00	Y
HUDSON NATIONAL BANK		HUDSON, MA	FI	MASTERCARD GOLD	16.250	F 25	36.00	Y
HUDSON SAVINGS	(1)	HUDSON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
HULL COOPERATIVE	(1)	HULL, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
HYDE PARK COOPERATIVE	(1)	HYDE PARK, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
HYDE PARK SAVINGS	(1)	HYDE PARK, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
INDIAN HEAD NATIONAL BANK		NASHUA, NH	FI	VISA	16.500	F 25	18.00	Y
INDIAN HEAD NATIONAL BANK		NASHUA, NH	FI	MASTERCARD	16.500	F 25	18.00	Y
INDIANA NATIONAL BANK		INDIANAPOLIS, IN	FI	VISA CLASSIC	16.800	F 25	15.00	Y
INDIANA NATIONAL BANK		INDIANAPOLIS, IN	FI	STANDARD MASTERCARD	19.100	V 25	15.00	Y
INDIANA NATIONAL BANK, THE		INDIANAPOLIS, IN	FI	VISA GOLD	15.600	F 25	15.00	Y
INDIANA NATIONAL BANK, THE		INDIANAPOLIS, IN	FI	GOLD MASTERCARD	16.100	V 25	15.00	Y
INST FOR SVNGS NEWBURYPT (1)		NEWBURYPORT, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
INST FOR SVNGS NEWBURYPT (1)		NEWBURYPORT, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
IPSWICH SAVINGS BANK	(1)	IPSWICH, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
IPSWICH SAVINGS BANK	(1)	IPSWICH, MA	FI	VISA GOLD	17.600	F 25	50.00	Y
JC PENNEY NATIONAL BANK		HURRINGTOW, DE	FI	VISA	17.500	F 30	18.00	Y
JC PENNEY NATIONAL BANK		HURRINGTOW, DE	FI	MASTERCARD	19.500	F 30	18.00	Y
JC PENNEY NATIONAL BANK		HURRINGTOW, DE	FI	MASTERCARD GOLD	17.900	F 30	35.00	Y
JC PENNEY NATIONAL BANK		HURRINGTOW, DE	FI	VISA GOLD	17.900	F 30	35.00	Y
JC PENNEY NATIONAL BANK		HURRINGTOW, DE	FI	MASTERCARD	18.500	F 30	15.00	Y

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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
JC PENNEY NATIONAL BANK	HARTINGTON, DE	FI	VISA	18.500	F 30	15.00	Y
JC PENNEY NATIONAL BANK	HARRINGTON, DE	FI	VISA GOLD	17.900	F 30	35.00	Y
KAW VALLEY STATE BANK (13)	TOPEKA, KS	FI	VISA	22.000	F 0	0	Y
KAW VALLEY STATE BANK (13)	WANEBO, KS	FI	VISA	22.000	F 0	0	Y
LANDMARK BK - 39 STREET (13)	KANSAS CITY, MO	FI	VISA	22.000	F 0	0	Y
LANDMARK BK FOR SAVINGS (1)	WHITMAN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
LANDMARK KCI BANK (13)	KANSAS CITY, MO	FI	VISA	22.000	F 0	0	Y
LAWRENCE SAVINGS BANK (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
LEAVENWORTH NAT'L BANK (13)	LEAVENWORTH, KS	FI	VISA	22.000	F 0	0	Y
LEE BANK (3)	LEE, MA	FI	VISA	16.700	F 25	25.00	Y
LEE BANK (3)	LEE, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
LEE SAVINGS BANK (3)	LEE, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
LEE SAVINGS BANK (3)	LEE, MA	FI	VISA	16.700	F 25	25.00	Y
LEE SAVINGS BANK (3)	LEE, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
LEE SAVINGS BANK (3)	LEE, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
LEE SAVINGS BANK (3)	LEE, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
LENOX SAVINGS (1)	LENOX, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
LEOMINSTER CREDIT UNION	LEOMINSTER, MA	FI	VISA	14.400	F 25	12.00	Y
LEWISTOWN STATE BANK (13)	LEWISTON, MO	FI	VISA	22.000	F 0	0	Y
LEXINGTON SAVINGS (1)	LEXINGTON, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
LEXINGTON SAVINGS (1)	LEXINGTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
LEXINGTON SAVINGS (1)	LEXINGTON, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
LEXINGTON SAVINGS (1)	LEXINGTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
LIBERTY BANK & TRUST CO (1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA	16.700	F 25	25.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
LINCOLN TRUST CO. (3)	HINGHAM, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
LINCOLN TRUST COMPANY (3)	SCITUATE, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
LOMAS BANK USA	WILMINGTON, DE	FI	GOLD MASTERCARD	17.900	F 25	35.00	Y
LOMAS BANK USA	WILMINGTON, DE	FI	MASTERCARD	17.900	F 25	20.00	Y
LOMAS BANK USA	WILMINGTON, DE	FI	CLASSIC VISA	17.900	F 25	20.00	Y
LOWELL INST FOR SAVINGS (10)	LOWELL, MA	FI	VISA	18.000	F 25	20.00	Y
LOWELL INST FOR SAVINGS (10)	LOWELL, MA	FI	MASTERCARD	18.000	F 25	20.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA	16.700	F 25	25.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
LUZO COMMUNITY BANK (3)	NEW BEDFORD, MA	FI	VISA GOLD	16.700	F 25	40.00	Y



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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. MONTHLY	GRADE	ANNUAL PERIOD	OTHER FEE	OTHER FEES
LUZON LOANPORT BANK (2)	NEW BEDFORD, MA	FI	CORPORATE BUSINESS CARD	16.700	F	25	30.00	
LYNNON STATE BANK (10)	LYNNON, KS	FI	VISA	22.000	F	0	0	Y
LYNN 5 CENTS SAVINGS BK (1)	LYNN, MA	FI	VISA CLASSIC	17.400	F	25	25.00	Y
MAINE NATIONAL	PORTLAND, ME	FI	MASTERCARD (30)	18.000	F	25	12.00	
MAINE NATIONAL	PORTLAND, ME	FI	GOLD MASTERCARD	15.000	F	25	12.00	
MAINE NATIONAL BANK	PORTLAND, ME	FI	VISA GOLD	15.000	F	25	12.00	
MAINE NATIONAL BANK	PORTLAND, ME	FI	VISA (30)	12.000	F	25	12.00	
MALDEN TRUST COMPANY (14)	MALDEN, MA	FI	MASTERCARD GOLD	15.040	V	30	36.00	Y
MALDEN TRUST COMPANY (14)	MALDEN, MA	FI	MASTERCARD	18.000	F	30	15.00	Y
MALDEN TRUST COMPANY (14)	MALDEN, MA	FI	VISA	18.000	F	30	15.00	Y
MANSFIELD CO-OP BANK (2)	MANSFIELD, MA	FI	MASTERCARD	17.040	F	25	21.00	Y
MANSFIELD CO-OP BANK (2)	MANSFIELD, MA	FI	VISA	17.040	F	25	21.00	Y
MANUFACTURERS BK- WILMINGTON	NEWARK, DE	FI	VISA	15.900	V	0	0	Y
MANUFACTURERS BK- WILMINGTON	NEWARK, DE	FI	MASTERCARD	15.900	V	0	0	Y
MARINE MIDLAND BANK (DE) N A	WILMINGTON, DE	FI	MASTERCARD	18.200	V	25	20.00	Y
MARINE MIDLAND BANK (DE) N A	WILMINGTON, DE	FI	24 KARAT GOLD MASTERCARD	17.200	V	25	36.00	Y
MARINE MIDLAND BANK (DE) N A	WILMINGTON, DE	FI	VISA	19.800	F	25	20.00	Y
MARINE MIDLAND BANK (DE) N A	WILMINGTON, DE	FI	VISA	18.200	V	25	20.00	Y
MARINE MIDLAND BANK (DE) N A	WILMINGTON, DE	FI	MASTERCARD	19.800	F	25	20.00	Y
MARINE MIDLAND BANK (DE) N A	WILMINGTON, DE	FI	VISA	18.200	V	25	20.00	Y
MARINE MIDLAND BANK (DE) N A	WILMINGTON, DE	FI	MASTERCARD	18.200	V	25	20.00	Y
MARLBOROUGH COOPERATIVE (2)	MARLBOROUGH, MA	FI	VISA	17.040	F	25	21.00	Y
MARLBOROUGH SAVINGS BANK (1)	MARLBORO, MA	FI	VISA CLASSIC	17.600	F	25	25.00	Y
MARLBOROUGH SAVINGS BK (1)	MARLBORO, MA	FI	VISA GOLD	16.990	F	25	50.00	Y
MARTINUS VINEYARD NATIONAL BK	VINEYARD HAVEN, MA	FI	MASTERCARD	15.500	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	15.900	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD MONEYTRAC	11.500	V	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD MONEYTRAC	12.000	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	15.900	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASSIC	16.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.750	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD MONEYTRAC	12.000	F	25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD	15.900	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD	16.900	F	25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	17.900	F	25	0	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.000	F	25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F	25	15.00	Y

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.900	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F 25	15.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	16.750	F 25	20.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	15.000	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD GOLD AFFINITY	16.900	F 25	35.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD CLASS ACT	16.900	F 25	25.00	Y
MASSACHUSETTS CO., INC., THE	BOSTON, MA	FI	MASTERCARD AFFINITY GROUP	15.900	F 25	20.00	Y
MAYFLOWER COOPERATIVE (1)	MIDDLEBORD, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
MAYFLOWER COOPERATIVE (1)	MIDDLEBORD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA (CLASSIC)	16.920	F 25	25.00	Y
MECHANICS BANK	WORCESTER, MA	FI	VISA GOLD	15.960	F 25	45.00	Y
MEDFORD SAVINGS (1)	MEDFORD, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
MEDFORD SAVINGS (1)	MEDFORD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MEDWAY SAVINGS (1)	MEDWAY, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MERCHANT BANK OF BOSTON (1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MERCHANTS NATIONAL (3)	LEOMINSTER, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
MERCHANTS NATIONAL (3)	LEOMINSTER, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
MERCHANTS NATIONAL (3)	LEOMINSTER, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
MERCHANTS NATIONAL BANK (3)	LEOMINSTER, MA	FI	VISA	16.700	F 25	25.00	Y
MERIDIAN BANCARD SERVICES	WILMINGTON, DE	FI	MASTERCARD	16.610	V 30	15.00	Y
MERIDIAN BANCARD SERVICES	WILMINGTON, DE	FI	VISA	16.610	V 30	15.00	Y
MERRIMACK VALLEY FEDERAL C U	N. ANDOVER, MA	FI	VISA	13.900	F 25	12.00	Y
METHUEN COOPERATIVE (1)	METHUEN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
METROPOLITAN BK & TRUST (1)	MELROSE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MID-COUNTY BANK & TRUST (3)	NORWOOD, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
MIDCOUNTRY BK & TRUST CO. (3)	NORWOOD, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
MIDCOUNTRY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA	16.700	F 25	25.00	Y
MIDCOUNTRY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA-Student	18.000	F 25	25.00	Y
MIDCOUNTRY BK & TRUST CO. (3)	NORWOOD, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
MIDDLEBOROUGH SAVINGS (1)	MIDDLEBORD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MIDDLEBOROUGH TRUST (1)	MIDDLEBORD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MIDDLEBOROUGH TRUST (1)	MIDDLEBOROUGH, MA	FI	VISA CLASSIC	16.990	F 25	21.00	Y
MIDDLESEX SAVINGS BANK (2)	NATICK, MA	FI	VISA	17.040	F 25	21.00	Y
MIDDLESEX SAVINGS BANK (2)	NATICK, MA	FI	MASTERCARD	17.040	F 25	21.00	Y
MILFORD CO-OP BANK (8)	MILFORD, MA	FI	VISA	15.000	F 25	15.00	Y
MILFORD FED SAVINGS LOAN(1)	MILFORD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MILFORD NAT'L BK & TR (1)	MILFORD, MA	FI	VISA GOLD	17.600	F 25	50.00	Y

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. PER ANNUUM	GRACE PERIOD	ANNUAL FEE	OTHER FEES
MILFORD NAT'L BK & TR CO(1)	MILFORD, MA	FI	MASTERCARD GOLD	17.600	F 25	50.00	Y
MILFORD NAT'L BK & TRUST (1)	MILFORD, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
MILFORD NAT'L BK & TRUST (1)	MILFORD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MILFORD SAVINGS BANK (5)	MILFORD, MA	FI	VISA	19.800	F 25	20.00	Y
MILFORD SAVINGS BANK (5)	MILFORD, MA	FI	MASTERCARD	19.800	F 25	20.00	Y
MISSOURI SOUTHERN BANK (13)	WEST PLAINS, MO	FI	VISA	22.000	F 0	0	Y
MONSON SAVINGS BANK (1)	MONSON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MT. WASHINGTON COOP (1)	SO. BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA GOLD	15.960	V 25	45.00	Y
MULTIBK NAT'L WESTERN MASS	SPRINGFIELD, MA	FI	VISA CLASSIC	16.920	V 25	25.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
MYLES STANDISH FED C.U. (1)	MARSHFIELD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
NANTUCKET BANK (1)	NANTUCKET, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA	16.700	F 25	25.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
NAT'L BANK OF FAIRHAVEN (3)	FAIRHAVEN, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
NATIONAL GRAND BANK	MARBLEHEAD, MA	FI	MASTERCARD	16.500	F 30	15.00	Y
NEW BEDFORD 5 CENTS SAVINGS	NEW BEDFORD, MA	FI	MASTERCARD GOLD	15.840	V 25	18.00	Y
NEW BEDFORD 5 CENTS SAVINGS	NEW BEDFORD, MA	FI	VISA	15.840	V 25	18.00	Y
NEW BEDFORD 5 CENTS SAVINGS	NEW BEDFORD, MA	FI	MASTERCARD	15.840	F 30	18.00	Y
NEW BEDFORD 5 CENTS SAVINGS	NEW BEDFORD, MA	FI	VISA	15.840	F 30	18.00	Y
NEW ENGLAND ALLBANK SAV (2)	GARDNER, MA	FI	VISA	17.040	F 25	21.00	Y
NEW ENGLAND ALLBANK SAV (2)	GARDNER, MA	FI	MASTERCARD	17.040	F 25	21.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEW ENGLAND FEDERAL C.U. (1)	CHARLESTOWN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
NEW ENGLAND TEAMSTERS FED CU	CHARLESTOWN, MA	FI	VISA	15.000	F 25	18.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEW HERITAGE BANK (1)	LAWRENCE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
NEWBURYPORT INSTITUTE FOR SA	NEWBURYPORT, MA	FI	MASTERCARD	16.500	F 25	25.00	Y
NEWBURYPORT 5 CENTS SAVINGS (1)	NEWBURYPORT, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y



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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NEWORLD BANK FOR SAVINGS (1)	BOSTON, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
NEWTON SOUTH COOPERATIVE (1)	NEWTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
NORTH EASTON SAVINGS BANK(1)	NOR. EASTON, MA	FI	VISA GOLD	16.990	V 25	50.00	Y
NORTH EASTON SAVINGS BK (1)	NORTH EASTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
NORTH MIDDLESEX SAVINGS (1)	AYER, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
NORTH MIDDLESEX SAVINGS (1)	AYER, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
NORTHAMPTON COOPERATIVE (1)	NORTHAMPTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
NORTHERN MASS TEL WKRS CU	LOWELL, MA	FI	MASTERCARD	14.400	F 25	0	Y
NORTHMARK BANK (3)	NOR ANDOVER, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
NORTHMARK BANK (3)	NOR ANDOVER, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	VISA	16.700	F 25	25.00	Y
NORTHMARK BANK (3)	NORTH ANDOVER, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
NORWEST BANK DES MOINES, MA	URBANDALE, IA	FI	VISA	19.800	F 25	18.00	Y
NORWEST BANK DES MOINES, MA	URBANDALE, IA	FI	MASTERCARD	19.800	F 25	18.00	Y
NORWEST BANK DES MOINES, MA	URBANDALE, IA	FI	MASTERCARD GOLD	19.800	F 25	40.00	Y
NORWOOD COOPERATIVE (1)	NORWOOD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MC - N.W. ALUMNI	13.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD	12.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MC -INST.BUS. DESIGN	13.800	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD	12.000	F 25	15.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD	13.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD	15.600	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD	18.000	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD	16.800	F 25	18.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD	12.800	F 25	15.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD N/C OPTOMETRIC ASSOC	13.800	F 25	15.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD N/C CHIROPRACTIC ASS	13.800	F 25	12.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD	15.600	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MC CHICAGO DENTAL	13.800	F 25	20.00	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD	13.800	F 25	18.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	SILVER MASTERCARD BUS. CA	18.000	F 25	25.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD FLEMURST	13.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTER IL PHARMACIST	13.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTER VEGETARIAN TI	13.800	F 25	0	

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD IL CPA SO	15.400	F 25	18.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	GOLD MASTERCARD CHICAGO BAR A	15.400	F 25	18.00	Y
OAK BROOK BANK	OAK BROOK, IL	FI	NAT. BUS. FORH GOLD MAST	15.400	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	FLA REALTORS GOLD MASTERC	13.900	F 25	18.00	
OAK BROOK BANK	OAK BROOK IL	FI	FLA REALTORS GOLD MASTERC	15.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	INT.SOC.OF RED. GOLD MAST	13.800	F 25	0	
OAK BROOK BANK	OAK BROOK, IL	FI	NAT.BUS.FORH GOLD MASTERC	13.800	F 25	18.00	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	VISA	13.500	F 25	25.00	
OLYMPIC INTERNAT'L BK & TR	BOSTON, MA	FI	MASTERCARD	13.500	F 25	25.00	
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA	16.700	F 25	25.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
ORANGE SAVINGS BANK (3)	ORANGE, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
OSAGE VALLEY BANK (13)	WARSAW, MO	FI	VISA	22.000	F 0	0	Y
PARK NATIONAL BANK,	NEWARK, OH	FI	VISA	18.000	F 30	12.00	
PARK NATIONAL BANK, THE	NEWARK, OH	FI	MASTERCARD	18.000	F 30	12.00	
PARK NATIONAL BANK, THE	NEWARK, OH	FI	GOLD CARD PREMIER RESERVE	14.000	V 30	50.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA	16.700	F 25	25.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
PARK WEST BANK & TRUST (3)	W. SPRINGFIELD, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
PCU FEDERAL CREDIT UNION	WALTHAM, MA	FI	VISA	16.900	F 30	15.00	Y
PEOPLE'S SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
PEOPLES BANK OF KANSAS (13)	RICHMOND, KS	FI	VISA	22.000	F 0	0	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F 30	0	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	17.900	F 30	25.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA II	15.900	F 30	35.00	Y
PEOPLES FIRST THRIFT	EVANSVILLE, IN	FI	MORE CARD VISA	21.900	F 30	0	Y
PEOPLES SAVINGS BK -BROCK (5)	BROCKTON, MA	FI	VISA	19.800	F 25	20.00	Y
PEOPLES SAVINGS BK -BROCK (5)	BROCKTON, MA	FI	MASTERCARD	19.800	F 25	20.00	Y
PEOPLES SAVINGS BK -BROCK (5)	BROCKTON, MA	FI	MASTERCARD	16.950	V 25	20.00	Y
PEOPLES SAVINGS BK -BROCK (5)	BROCKTON, MA	FI	VISA	16.950	V 25	20.00	Y
PILGRIM COOPERATIVE BANK (1)	COHASSET, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
PIONEER FINANCIAL (1)	MALDEN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
PIONEER FINANCIAL (1)	MALDEN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
PITTSFIELD COOPERATIVE (1)	PITTSFIELD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y

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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
PITTSFIELD CE EMP. C. U.	PITTSFIELD, MA	FI	VISA	15.480	F 25	0	Y
PLYMOUTH 5 CENTS SAVINGS (1)	PLYMOUTH, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
PLYMOUTH FEDERAL SAVINGS (1)	PLYMOUTH, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD GOLD	16.100	V 30	35.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA	16.800	F 30	15.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	VISA GOLD	15.600	F 30	45.00	
PLYMOUTH SAVINGS BANK (6)	MIDDLEBORO, MA	FI	MASTERCARD	16.800	F 30	15.00	
PROGRESSIVE CONSUMERS F.C.U.	SAUGUS, MA	FI	VISA	15.600	F 25	0	Y
PROGRESSIVE CONSUMERS F.C.U.	SAUGUS, MA	FI	MASTERCARD	15.600	F 25	0	Y
PROVIDENT, THE (14A)	BOSTON, MA	FI	MASTERCARD	14.900	V 25	25.00	Y
PROVIDENT, THE (14A)	BOSTON, MA	FI	VISA	14.900	V 25	25.00	Y
PROVIDENT, THE (14A)	BOSTON, MA	FI	GOLD MASTERCARD	14.900	V 25	40.00	Y
PRUDENTIAL BK & TRST CO. (11)	NEWARK, NJ	FI	MASTERCARD	19.000	V 30	16.00	Y
QUINCY COOPERATIVE (1)	QUINCY, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
QUINCY COOPERATIVE (1)	QUINCY, MA	FI	VISA CLASSIC	16.990	F 25	25.00	Y
QUINCY SAVINGS (1)	QUINCY, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
QUINCY SAVINGS (1)	QUINCY, MA	FI	VISA GOLD CARD	16.990	F 25	50.00	Y
RANDOLPH SAVINGS (1)	RANDOLPH, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
RANDOLPH SAVINGS (1)	RANDOLPH, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
READING COOPERATIVE (1)	READING, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
READING COOPERATIVE (1)	READING, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
REPUBLIC NAT'L BANK OF MIAMI	MIAMI, FL	FI	VISA	14.000	V 25	22.00	Y
REPUBLIC NAT'L BANK OF MIAMI	MIAMI, FL	FI	MASTERCARD	14.000	V 25	22.00	Y
REPUBLIC NAT'L BANK OF MIAMI	MIAMI, FL	FI	MASTERCARD GOLD	14.000	V 25	40.00	Y
ROCKLAND FEDERAL C.U.	ROCKLAND, MA	FI	VISA	15.000	F 25	20.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	VISA	15.840	V 30	22.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	MASTERCARD	15.840	V 30	22.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	AAA VISA	15.840	V 30	15.00	Y
ROCKLAND TRUST CO.	ROCKLAND, MA	FI	PREFERRED MASTERCARD GOLD	14.880	V 30	20.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT, MA	FI	MASTERCARD	18.990	F 25	0	
ROSLINDALE COOPERATIVE (1)	ROSLINDALE, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
ROSLINDALE COOPERATIVE BK (1)	ROSLINDALE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
S&W FEDERAL CREDIT UNION	BOSTON, MA	FI	VISA	14.500	F 25	15.00	



BANK NAME		CITY/STATE	CARD TYPE	CARD NAME	Y.M.P.P. MONTHLY Pmt	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SALEM 5 CENTS SAVINGS	(1)	SALEM, MA	FI	MASTERCARD	17.400	F 25	25.00	Y
SALEM 5 CENTS SAVINGS	(1)	SALEM, MA	FI	VISA GOLD	16.900	F 25	50.00	Y
SALEM 5 CENTS SAVINGS	(1)	SALEM, MA	FI	MASTERCARD GOLD	16.900	F 25	50.00	Y
SALEM 5 CENTS SAVINGS	(1)	SALEM, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
SANDWICH COOPERATIVE BANK(3)		SANDWICH, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
SANDWICH COOPERATIVE BANK(3)		SANDWICH, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
SANDWICH COOPERATIVE BANK(3)		SANDWICH, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
SANDWICH COOPERATIVE BANK(3)		SANDWICH, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
SANDWICH COOPERATIVE BK (3)		SANDWICH, MA	FI	VISA	16.700	F 25	25.00	Y
SAVERS BANK, THE	(8)	LITTLETON, NH	FI	VISA	16.000	F 25	15.00	Y
SAVERS BANK, THE	(8)	LITTLETON, NH	FI	MASTERCARD	16.000	F 25	15.00	Y
SAVERS COOPERATIVE	(1)	SOUTHBRIIDGE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
SEAMENS SAVINGS BANK	(2)	PROVINCETOWN, MA	FI	VISA	17.040	F 25	21.00	Y
SEAMENS SAVINGS BANK	(2)	PROVINCETOWN, MA	FI	MASTERCARD	17.040	F 25	21.00	Y
SECURITY FED. SAVINGS & LOAN		RICHMOND VA	FI	MASTERCARD	(25)	F 30	20.00	Y
SECURITY STATE BANK	(13)	FORT SCOTT, KS	FI	VISA	22.000	F 0	0	Y
SENTRY FED SAVINGS BANK (3)		BARNSTABLE, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
SENTRY FED. SAV. BANK (3)		BARNSTABLE, MA	FI	VISA	16.710	F 30	25.00	Y
SENTRY FED. SAV. BANK (3)		BARNSTABLE, MA	FI	MASTERCARD	16.710	F 30	25.00	Y
SENTRY FED. SAVINGS BANK (3)		BARNSTABLE, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
SENTRY FED. SAVINGS BANK (3)		BARNSTABLE, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
SHAWMUT ARLINGTON TR CO (14)		LAWRENCE, MA	FI	VISA	16.860	V 30	24.00	Y
SHAWMUT ARLINGTON TR CO (14)		LAWRENCE, MA	FI	GOLD MASTERCARD	16.860	V 30	36.00	Y
SHAWMUT ARLINGTON TR. CO(14)		LAWRENCE, MA	FI	MASTERCARD	16.860	V 30	24.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	UNIVERSITY OF LOWELL VISA	17.500	V 30	21.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	BRANDIES UNVERSTY BK MAST	16.860	V 30	30.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	N.EASTERN UNVRSTY BK VISA	16.980	V 30	20.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	MASTERCARD	16.860	V 30	24.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	VISA	16.860	V 30	24.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	MASTERCARD BUSINESS CARD	18.000	V 30	35.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	MASTERCARD GOLD	15.840	V 30	36.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	B.C. PRIV'L BK CARD/ VIS	16.860	V 30	30.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	SHAWMUT EMPLOYEE CARDS	13.920	V 30	0	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	EMPLOYEE BUSINESS CARDS	15.040	V 30	25.00	Y
SHAWMUT BANK, N.A.		BOSTON, MA	FI	VARSITY CARD	16.860	V 30	30.00	Y
SHORE BANK & TRUST CO	(1)	LYNN, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
SHORE BANK & TRUST CO	(1)	LYNN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
STONET BANK - VIRGINIA		RICHMOND, VA	FI	MASTERCARD	(25)	F 30	18.00	Y

REPORT DATE 05/05/87

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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEE
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	VISA (25)		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	VISA	18.000	F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	MASTERCARD (25)		F 30	24.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	VISA (25)		F 30	24.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	MASTERCARD	18.000	F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	VISA	18.000	F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	MASTERCARD	18.000	F 30	24.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	VISA	18.000	F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	GOLD MASTERCARD	15.900	F 30	30.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	VILLAS OF THE WORLD G/MC	21.000	V 30	30.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AVERETT COLLEGE MC (25)		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	UNIV. OF VIRGINIA VISA (2		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AM. INST. CPA'S GOLD MC	17.500	V 30	24.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AFFINITY GROUP MC (25)		F 30	20.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AMER. INS. CPA'S/VISA (25		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AFFINITY GRPS GOLD MC(25)		F 30	30.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	INDP AMR FORESTERS MC (25		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AFFINITY GROUPS VISA	17.700	F 30	20.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AMER. INS. CPA'S MC (25)		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AVERETT COLLEGE VISA (25)		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AFFINITY GROUP MASTERCARD	19.500	V 30	25.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AFFINITY GROUPS VISA (25)		F 30	20.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AFFINITY GROUP MC (25)		F 30	20.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	IND AMR FORESTERS/VISA(25		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AMER. WOMEN CPA'S GOLD MC	15.900	V 30	30.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	COLL. OF WM /MARY MC (25)		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	AFFINITY GROUP GOLD MC	15.900	V 30	40.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	UNIV. OF VIRGINIA MC (25)		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	COLL OF WM/MARY VISA (25)		F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	MASTERCARD	18.000	F 30	18.00	Y
SIGNET BANK - VIRGINIA	RICHMOND, VA	FI	VISA GOLD	15.900	F 30	30.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	VISA	21.000	F 30	15.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	MASTERCARD	21.000	F 30	15.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	ACADEMY OF GEN. REL. GOLD	17.500	V 30	35.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	ACAD. OF GEN. REL. MC	17.900	F 30	20.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	ROCKWELL COLLECTORS MC	17.900	F 30	25.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	ROCKWELL COLLECTORS VISA	17.900	F 30	25.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	AM BUS WOMEN ASSOC MC	19.800	F 30	0	Y

BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	AM. BUS. WOMEN ASSOC. VISA	19.900	F 30	0	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	AM. INST. CPA'S GOLD MC	17.500	V 30	24.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	AM. INST. CPA'S VISA GOL	17.500	V 30	24.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	VILLAS OF THE WORLD GOLD	21.000	" 30	30.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	VILLAS OF WORLD VISA GOLD	21.000	V 30	30.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	ENCORE MASTERCARD	21.000	V 30	20.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	ENCORE VISA	21.000	V 30	20.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	VILLAS OF THE WORLD MASTE	21.000	" 30	20.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	FIRST EDITION MASTERCARD	17.880	F 30	36.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	FIRST EDITION VISA	17.880	F 30	36.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	VILLAS OF THE WORLD VISA	21.000	V 30	20.00	Y
SIGNET BANK/VIRGINIA	RICHMOND, VA	FI	ACAD. OF GEN. DEN. VISA	17.900	F 30	20.00	Y
SLADES FERRY TRUST CO (1)	SOMERSET, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
SLADES FERRY TRUST CO (1)	SOMERSET, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
SOMERSET SAVINGS (1)	SOMERVILLE, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
SOMERSET SAVINGS (1)	SOMERVILLE, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
SOMERSET SAVINGS (1)	SOMERVILLE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
SOMERSET SAVINGS BANK (1)	SOMERVILLE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
SOUTH BOSTON SAVINGS (1)	SO. BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
SOUTH BOSTON SAVINGS BANK(1)	SO. BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
SOUTH SHORE BANK	QUINCY, MA	FI	PREMIER VISA	15.960	V 25	45.00	Y
SOUTH SHORE BANK	QUINCY, MA	FI	VISA	16.920	V 25	25.00	Y
SOUTH SHORE BANK	QUINCY, MA	FI	MASTERCARD	16.920	V 25	25.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
SOUTH WEYMOUTH SAVINGS (3)	SO. WEYMOUTH, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
SOUTH WEYMOUTH SAVINGS BK (3)	SO. WEYMOUTH, MA	FI	VISA	16.700	F 25	25.00	Y
SOUTH WEYMOUTH SAVINGS BK (3)	SO. WEYMOUTH, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
SOUTHBRIDGE SAVINGS (1)	SOUTHBRIDGE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
SPENCER SAVINGS (1)	SPENCER, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
SPRINGFIELD INSTIT. FR SAV	SPRINGFIELD, MA	FI	VISA	15.650	V 25	25.00	Y
STANLEY BANK (13)	STANLEY, KS	FI	MASTERCARD	22.000	F 0	0	Y
STAR BANK N.A.	CINCINNATI, OH	FI	VISA	16.000	V 25	20.00	Y
STAR BANK N.A.	CINCINNATI, OH	FI	MASTERCARD	19.800	F 25	20.00	Y
STATE BK OF WESTPHALIA (13)	WESTPHALIA, KS	FI	VISA	22.000	F 0	0	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
STATE ST. BK & TRUST CO	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F 25	50.00	Y



BANK NAME	CITY STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRADE PERIOD	ANNUAL FEE	OTHER FEES
WEBSTER CREDIT UNION	WEBSTER, MA	FI	MASTERCARD	12.960	F 25	10.00	Y
WEBSTER FIVE CENTS SVNGS (1)	WEBSTER, MA	FI	VISA CLASSIC	17.500	F 25	25.00	Y
WEBSTER FIVE CENTS SVNGS (1)	WEBSTER, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WELLESLEY COOPERATIVE (1)	WELLESLEY, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WESTERN SAVINGS	MURRAY, UT	FI	ROAD VANTAGE VISA	17.900	F 0	20.00	Y
WESTERN SAVINGS	MURRAY, UT	FI	THOUSAND TRAILS VISA	17.900	F 25	20.00	Y
WESTERN SAVINGS	MURRAY, UT	FI	AMWAY VISA	16.900	F 25	20.00	Y
WEYMOUTH COOPERATIVE (1)	S. WEYMOUTH, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WEYMOUTH SAVINGS BANK (1)	WEYMOUTH, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WILLIAMSTOWN SAVINGS BANK(1)	WILLIAMSTOWN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WILLIAMSTOWN SAVINGS BANK(1)	WILLIAMSTOWN, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
WINCHESTER COOPERATIVE (1)	WINCHESTER, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WINCHESTER SAVINGS BANK (1)	WINCHESTER, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WOBBURN 5 CENTS SAVINGS (1)	WOBBURN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WOBBURN 5 CENTS SAVINGS (1)	WOBBURN, MA	FI	MASTERCARD REGULAR	17.600	F 25	25.00	Y
WOBBURN 5 CENTS SAVINGS (1)	WOBBURN, MA	FI	MASTERCARD GOLD	16.990	F 25	50.00	Y
WOBBURN 5 CENTS SAVINGS (1)	WOBBURN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WOBBURN NATIONAL (1)	WOBBURN, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WOBBURN NATIONAL (1)	WOBBURN, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WOBBURN NATIONAL (1)	WOBBURN, MA	FI	MASTERCARD REGULAR	17.600	F 25	25.00	Y
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA GOLD	14.880	V 28	40.00	Y
WORCESTER COUNTY INST. F SAV	WORCESTER, MA	FI	VISA	16.920	V 28	20.00	Y
WORKER'S CREDIT UNION	FITCHBURG, MA	FI	VISA	14.000	F 25	12.00	Y
WORKING ASSETS FUND SER. (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	UNITED BROTHERHOOD VISA	17.500	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WORKING ASSETS VISA	17.500	F 25	22.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMEN'S VISA	17.500	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	MASTERCARD	17.500	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMEN'S VISA	16.500	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	WOMANS VISA	17.500	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	SAVE THE CHILDREN VISA	17.500	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	CORPORATE VISA	17.500	F 25	20.00	Y
WORKING ASSETS FUNDING (6)	SAN FRANCISCO, CA	FI	W.S.F. VISA	16.500	F 25	20.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	WORKING ASSETS MASTERCARD	17.500	F 25	15.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	VISA	17.500	F 25	15.00	Y
WORKING ASSETS FUNDING (7)	SAN FRANCISCO, CA	FI	VISA	17.500	F 25	20.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y

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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
STATE ST. BK & TRUST CO	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
STONEHAM COOPERATIVE (1)	BOSTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
STOUGHTON COOPERATIVE (1)	STOUGHTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
STURGEON STATE BANK (13)	STURGEON, MD	FI	VISA	22.000	F 0	0	Y
SUBURBAN NATIONAL (1)	ARLINGTON, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
T I FEDERAL CREDIT UNION	ATTLEBORO, MA	FI	VISA	15.000	F 25	0	Y
TAUNTON FEDERAL CREDIT UNION	TAUNTON, MA	FI	VISA	15.900	F 25	18.00	Y
THE ONE SOUTHSTATE BANK (3)	BROCKTON, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
THE ONE SOUTHSTATE BANK (3)	BROCKTON, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
THE ONE SOUTHSTATE BANK (3)	BROCKTON, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
THE ONE SOUTHSTATE BANK (3)	BROCKTON, MA	FI	VISA	16.700	F 25	25.00	Y
THE ONE SOUTHSTATE BANK (3)	BROCKTON, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
UMASS/5 COLLEGE FED. C.U.	AMHERST, MA	FI	VISA	15.000	F 25	15.00	Y
UNIBANK FOR SAVINGS (1)	WHITINSVILLE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
UNION SAVINGS BANK (13)	SEDAIA, MD	FI	VISA	22.000	F 0	0	Y
UNITED COOPERATIVE (1)	W. SPRINGFIELD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
UNITED SAVINGS BANK	MANCHESTER, NH	FI	MASTERCARD	16.000	F 25	15.00	Y
UNITED SAVINGS BANK	MANCHESTER, NH	FI	VISA	16.000	F 25	15.00	Y
UNITED SAVINGS BANK	MANCHESTER, NH	FI	AAA VISA	15.750	F 25	12.95	Y
UNITED STATES TRUST CO	BOSTON, MA	FI	HANSCOM AFFINITY MC	17.250	F 25	0	
UNITED STATES TRUST CO.	BOSTON, MA	FI	VISA	16.500	F 25	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	MASTERCARD	16.500	F 25	20.00	
UNITED STATES TRUST CO.	BOSTON, MA	FI	GOLD MASTERCARD	16.500	F 25	40.00	
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	MASTERCARD	16.700	F 25	25.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	VISA	16.700	F 25	25.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	CORPORATE BUSINESS CARD	16.700	F 25	30.00	
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	VISA GOLD	16.700	F 25	40.00	Y
UNIVERSITY BANK (3)	CHESTNUT HILL, MA	FI	STUDENT VISA	18.000	F 25	25.00	Y
USAA FEDERAL SAVINGS BANK	TULSA, OK	FI	MASTERCARD	15.210	Y 25	0	
VANGUARD SAVINGS (1)	HOLYOKE, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
VANGUARD SAVINGS (1)	HOLYOKE, MA	FI	MASTERCARD GOLD	16.990	F 25	10.00	Y
VANGUARD SAVINGS (1)	HOLYOKE, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
VANGUARD SAVINGS BANK (1)	HOLYOKE, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WAKEFIELD SAVINGS BANK (1)	WAKEFIELD, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WAKEFIELD SAVINGS BANK (1)	WAKEFIELD, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WARREN 5 CENTS SAVINGS (1)	PEABODY, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
WARREN 5 CENTS SAVINGS (1)	PEABODY, MA	FI	MASTERCARD	17.600	F 25	25.00	Y
WEBSTER CREDIT UNION	WEBSTER, MA	FI	VISA	12.960	F 25	10.00	Y

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BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. V=VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	GOLD MASTERCARD	16.990	F 25	50.00	Y
WORKINGMENS COOPERATIVE (1)	BOSTON, MA	FI	VISA GOLD	16.990	F 25	50.00	Y
WORDNOCO SAVINGS BANK (5)	WESTFIELD, MA	FI	VISA	19.800	F 25	20.00	Y
WORDNOCO SAVINGS BANK (5)	WESTFIELD, MA	FI	MASTERCARD	19.800	F 25	20.00	Y
WORDNOCO SAVINGS BANK (5)	WESTFIELD, MA	FI	VISA	17.360	V 25	20.00	Y
WORDNOCO SAVINGS BANK (5)	WESTFIELD, MA	FI	MASTERCARD	17.360	V 25	20.00	Y
WRENTHAM COOPERATIVE (1)	WRENTHAM, MA	FI	VISA CLASSIC	17.600	F 25	25.00	Y
360 CORPORATION	BOSTON, MA	RS	B.U. FAC. & STAFF C.C.C.	18.000	F 30	0	
ALBERT STEIGER INC.	SPRINGFIELD, MA	RS	STEIGER CHARGE CARD	18.000	F 28	0	
ALDEN'S INC	ALLSTON, MA	RS	CUMMINGS	18.000	F 30	0	
ANN TAYLOR	NEW HAVEN, CT	RS	ANN TAYLOR	18.000	F 27	0	
BAYBANK BOSTON, N.A.	BOSTON, MA	RS	STAPLES, INC.	18.000	F 25	0	Y
BAYBANK BOSTON, N.A.	BOSTON, MA	RS	T. DEANE	18.000	F 25	0	Y
BAYBANK HARVARD TRUST	CAMBRIDGE, MA	RS	FAWCETT ENERGY	18.000	F 25	0	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	CLAIR INTERNATIONAL	18.000	F 25	0	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	128 SALES, INC.	18.000	F 25	0	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	NONANTUM HOME CENTER	18.000	F 25	0	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	LEGAL SEAFOOD	18.000	F 25	0	Y
BAYBANK MIDDLESEX	BURLINGTON, MA	RS	POTPOURRI DESIGNS	18.000	F 25	0	Y
BENCHARGE MASS., INC.	PEAPACK, NJ	RS	BENCHARGE AFFINITY	18.000	F 25	0	
BLOOMINGDALE'S	NEW YORK, NY	RS	BLOOMINGDALE'S	18.000	F 27	0	Y
BONWIT TELLER	NEW YORK, NY	RS	BONWIT TELLER	18.000	F 30	0	
BRAVA ENTERPRISE- C.C. CORP	HYANNIS, MA	RS	KAYPRO CARP	18.000	F 25	0	Y
BROOKS BROTHERS	NEW YORK, NY	RS	BROOKS BROTHERS	18.000	F 27	0	
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MID CAPE HOME CENTERS	18.000	F 25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	JOHNSON & PETTIPSON, INC.	18.000	F 25	0	Y
CAPE COD BANK & TRUST CO.	SO YARMOUTH, MA	RS	MEDICINE SHOPPE	18.000	F 25	0	Y
CAPE COD BK & TR CO.	SO. YARMOUTH, MA	RS	MEDCO SYSTEM	18.000	F 25	0	
CATHERINE'S	MEMPHIS, TN	RS	PS PLUS SIZES	18.000	F 25	0	
CITGO PETROLEUM CORP.	TULSA, OK	PS	CITGO PLUS	18.000	F 25	0	
CITICORP RETAIL SERVICES	NEW YORK, NY	RS	BRADLEES	18.000	F 30	0	Y
CONOCO, INC.	MOBILE CITY, OK	PS	CONOCO CREDIT CARD	18.000	F 25	0	
CWT SPECIALTY STORES INC.	ATTLEBORO, MA	RS	C.W.T.	18.000	F 30	0	Y
EDUCORP, INC.	VINEYARD HAVEN, MA	PS	KAYPRO CARD	18.000	F 25	0	Y
EMPIRE CLOTHING CO. (THE)	TOPSFIELD, MA	RS	EMPIRE	(15)	F 30	0	
EXXON COMPANY, U.S.A.	HOUSTON, TX	RS	EXXON CARD	14.250	V 27	0	
FILENE'S	BOSTON, MA	PS	FILENE'S	18.000	F 28	0	Y
FINE JEWELERS GUILD ATLANTIC	IRVING, TX	RS	STOWELL'S	18.000	F 25	0	



BANK NAME	CITY/STATE	CARD TYPE	CARD NAME	A.P.R. VARIABLE	GRACE PERIOD	ANNUAL FEE	OTHER FEES
FINE JEWELERS GUILD ATLANTIC	IRVING, TX	RS	BAILEY BATES & BIDDLE	18.000	F 25	0	
FIRST NATL BANK LINCOLNSHIRE	LINCOLNSHIRE, IL	RS	AARONS OFFICE FURNITURE	18.000	F 25	0	
FIRST NATL BANK LINCOLNSHIRE	LINCOLNSHIRE, IL	RS	LETTUCE ENTERTAIN YOU	18.000	F 25	0	
FIRST NATL BANK LINCOLNSHIRE	LINCOLNSHIRE, IL	RS	GIORGIO ARMANI	18.000	F 25	0	
FIRST NATL BANK LINCOLNSHIRE	LINCOLNSHIRE, IL	RS	GIANNI VERSACE	18.000	F 25	0	
FLEET NATIONAL BANK	PROVIDENCE, RI	RS	SAVE RITE	18.000	F 25	0	Y
FLEET NATIONAL BANK	PROVIDENCE, RI	RS	TWIN OAKS	18.000	F 25	0	Y
G. FOY & COMPANY	HARTFORD, CT	RS	FLEX	18.000	F 25	0	
G. FOX & COMPANY	HARTFORD, CT	RS	BETTER LIVING ACCOUNT	18.000	F 25	0	
GANTOS STORES INC.	GRAND RAPIDS, MI	RS	GANTOS	18.000	F 30	0	
GROSSMAN'S INC	BRAINTREE, MA	RS	GROSSMAN'S (15)		F 30	0	
GULF OIL CUMBERLAND FARMS	WESTBORO, MA	RS	GULFCARD	18.000	F 25	0	
HARVARD CORPORATE SOCIETY	SALEM, MA	RS	COOP CARD	18.000	F 30	0	
HCS, INC. COMPUTER CENTER		RS	KAYPRO CARD	18.000	F 25	0	Y
HURLEY STATE BANK	HURLEY, SD	RS	GOODYEAR	18.000	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	SCRIBBLES	18.000	F 25	0	
HURLEY STATE BANK	SIOUX FALLS, SD	RS	PANTS PLACE	18.000	F 25	0	
TBS FINANCIAL SERVICES	RINGWOOD, NJ	RS	47TH ST. PHOTO	18.000	F 30	0	Y
JC PENNY COMPANY, INC.	DALLAS, TX	RS	JCPENNY CHARGE ACCOUNT	18.000	F 25	0	
JORDAN MARSH COMPANY	AUBURNDALE, MA	RS	JORDAN MARSH FLEX	18.000	F 27	0	Y
JORDAN MARSH COMPANY	AUBURNDALE, MA	RS	JORDAN MARSH-C.B.A.	18.000	F 27	0	Y
KENNEDYS CLOTHIERS, INC.	BALTIMORE, MD	RS	KENNEDYS	18.000	F 25	0	
LANE BRYANT	COLUMBUS, OH	RS	LANE BRYANT	18.000	F 25	0	
LECHMERE INC.	WOBBAN, MA	RS	LECHMERE	18.000	F 30	0	
LERNER	COLUMBUS, OH	RS	LERNER	18.000	F 25	0	
LEVITZ CREDIT CORP.	CLAYMONT, DE	RS	LEVITS REVOLV-A-CHARGE	18.000	F 30	0	
LIMITED CREDIT SERVICES	COLUMBUS, OH	RS	LTD. FASHION GROUP	18.000	F 25	0	
LITTMAN JEWELERS	EDISON, NJ	RS	LITTMAN	18.000	F 30	0	
LONDON'S INC.	ATTLEBORO, MA	RS	LONDON'S INC. (15)	18.000	F 31	0	
LORD & TAYLOR	NEW YORK, NY	RS	LORD & TAYLOR-REVOLVING	18.000	F 25	0	
MOBIL OIL CREDIT CORP.	KANSAS CITY, MO	RS	MOBIL CREDIT CARD (15)		F 25	0	
NEIMAN-MARCUS	BOSTON, MA	RS	NEIMAN-MARCUS	18.000	F 30	0	
PIER 1 IMPORTS, INC.	FT. WORTH, TX	RS	PIER 1 IMPORTS	18.000	V 25	0	
PS PLUS SIZES/CATHERINES	MEMPHIS, TN	RS	PS PLUS SIZES	18.000	F 27	0	
PURITAN CLOTHING CO/CAPE COD	HYANNIS, MA	RS	PURITAN CLOTHING CO.	18.000	F 30	0	
ROAMAN'S	COLUMBUS, OH	RS	ROAMAN'S	18.000	F 25	0	
ROGERS IN THE SQUARE	FITCHBURG, MA	RS	POGERS	18.000	F 30	0	
ROHM & COMPANY	BROCKTON, MA	RS	ROHM (15)		F 30	0	

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SAGE-ALLEN & CO.	HARTFORD, CT	RS	SAGE-ALLEN	15.000	F 25	0	
SAKS AND COMPANY	NEW YORK, NY	RS	SAKS FIFTH AVENUE	12.000	F 28	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE	18.000	F 30	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARS CHARGE PLUS	18.000	F 30	0	
SEARS, ROEBUCK AND CO.	CHICAGO, IL	RS	SEARSCARGE HOME IMPROV-P	15.900	F 30	0	
SHELL OIL COMPANY	TULSA, OK	RS	SHELL CREDIT CARD	18.000	F 25	0	Y
SHELL OIL COMPANY	TULSA, OK	RS	SHELL SIGNATURE CREDIT CA	18.000	F 25	20.00	Y
SIZES UNLIMITED	COLUMBUS, OH	RS	SIZES UNLIMITED	18.000	F 25	0	
SUN REFINAN. & MARKET, CO.	PHILADELPHIA, PA	RS	SUNOCO GOLD PRESTIGE	18.000	F 25	20.00	
SUN REFINAN. & MARKET, CO.	PHILADELPHIA, PA	RS	SUNOCO BLUE	18.000	F 25	0	
SYMS	BETHEL, CT	RS	SYMS	18.000	F 26	0	
TALBOTS	LINGHAM, MA	RS	TALBOTS CHARGE	18.000	F 30	0	
THOMAS LONG CO.	BOSTON, MA	RS	LONGS JEWELERS	18.000	F 30	0	
UNITED STATES TRUST CO	BOSTON, MA	RS	FINE DESIGN	18.000	F 25	0	
UNITED STATES TRUST CO	BOSTON, MA	RS	MONYIHAN LUMBER	18.000	F 25	0	
UNITED STATES TRUST CO	BOSTON, MA	RS	LEE IMPORTED CAR IMPORTS	18.000	F 25	0	
WICKES LUMBER COMPANY	VERNON HILLS, IL	RS	WICKES LUMBER	18.000	F 25	0	Y
WINKELMAN STORES, INC.	PLYMOUTH, MI	RS	M.J. CARROL	18.000	F 25	0	Y
WOMEN'S WORLD SHOP, INC.	EL CAJON, CA	RS	WOMAN'S WORLD SHOPS	18.000	F 25	0	Y
ZALE DELAWARE INC.	IRVING, TX	RS	ZALE	18.000	F 30	0	
AMERICAN EXPRESS TRAVEL INC.	NEW YORK, NY	TE	AMERICAN EXPRESS CARD			55.00	Y
AMERICAN EXPRESS TRAVEL INC.	NEW YORK, NY	TE	THE GOLD CARD			75.00	Y
AMERICAN EXPRESS TRAVEL INC.	NEW YORK, NY	TE	PLATINUM CARD			300.00	Y
AMERICAN EXPRESS TRAVEL INC.	NEW YORK, NY	TE	OPTIMA SM CARD	15.250	V	15.00	Y

FOOTNOTES:

BANK IS AGENT FOR:

- (1) STATE STREET BANK AND TRUST COMPANY, BOSTON, MA
- (2) BANK OF BOSTON, BOSTON, MA
- (3) FLEET NATIONAL BANK, PROVIDENCE, RI
- (4) MELLON BANK, PITTSBURGH, PA
- (5) MARINE MIDLAND BANK, NEW YORK, NY
- (6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
- (7) FIRST FINANCIAL SAVINGS, MILWAUKEE, WI
- (8) UNITED SAVINGS BANK, MANCHESTER, NH
- (9) BANK OF NEW ENGLAND - WEST, SPRINGFIELD, MA
- (10) CITIZENS FIDELITY BANK AND TRUST, LOUISVILLE, KY
- (11) SIGHT BANK/VIRGINIA, RICHMOND, VA
- (12) FIRST NATIONAL BANK OF LINCOLNSHIRE, LINCOLNSHIRE, IL
- (13) COMMERCE BANK OF OMAHA, OMAHA, NE
- (14) SHAWMUT BANK, BOSTON, MA
- (14A) CONNECTICUT NATIONAL BANK, HARTFORD, CN

- (15) 18 / 12% @ \$500
- (16) 17.9 / 14.9% @ \$900
- (17) 16 / 15% @ \$1000
- (18) 16.7 / 15.7% @ \$1000
- (19) 17.5 / 10% @ \$1000
- (20) 17.9 / 17.4% @ \$2500
- (21) MC / VISA both for \$21.00
- (22) MC / VISA both for \$25.00
- (23) 18 / 16 / 15% @ \$2500 / \$10,000
- (24) 10.5 / 10 / 9.5% @ \$1000 / \$2500
- (25) 17.7 / 16.8 / 15.9 @ \$1500 / \$2500
- (26) 16.9 / 15.9% @ \$3000
- (27) MC / VISA both for \$22.00
- (28) MC / VISA both for \$24.00
- (29) MC / VISA both for \$20.00
- (30) MC / VISA both for \$12.00
- (31) \$1.50 in those month with debit activity
- (32) MC / VISA both for \$18.00
- (33) 22 / 20% @ \$1200